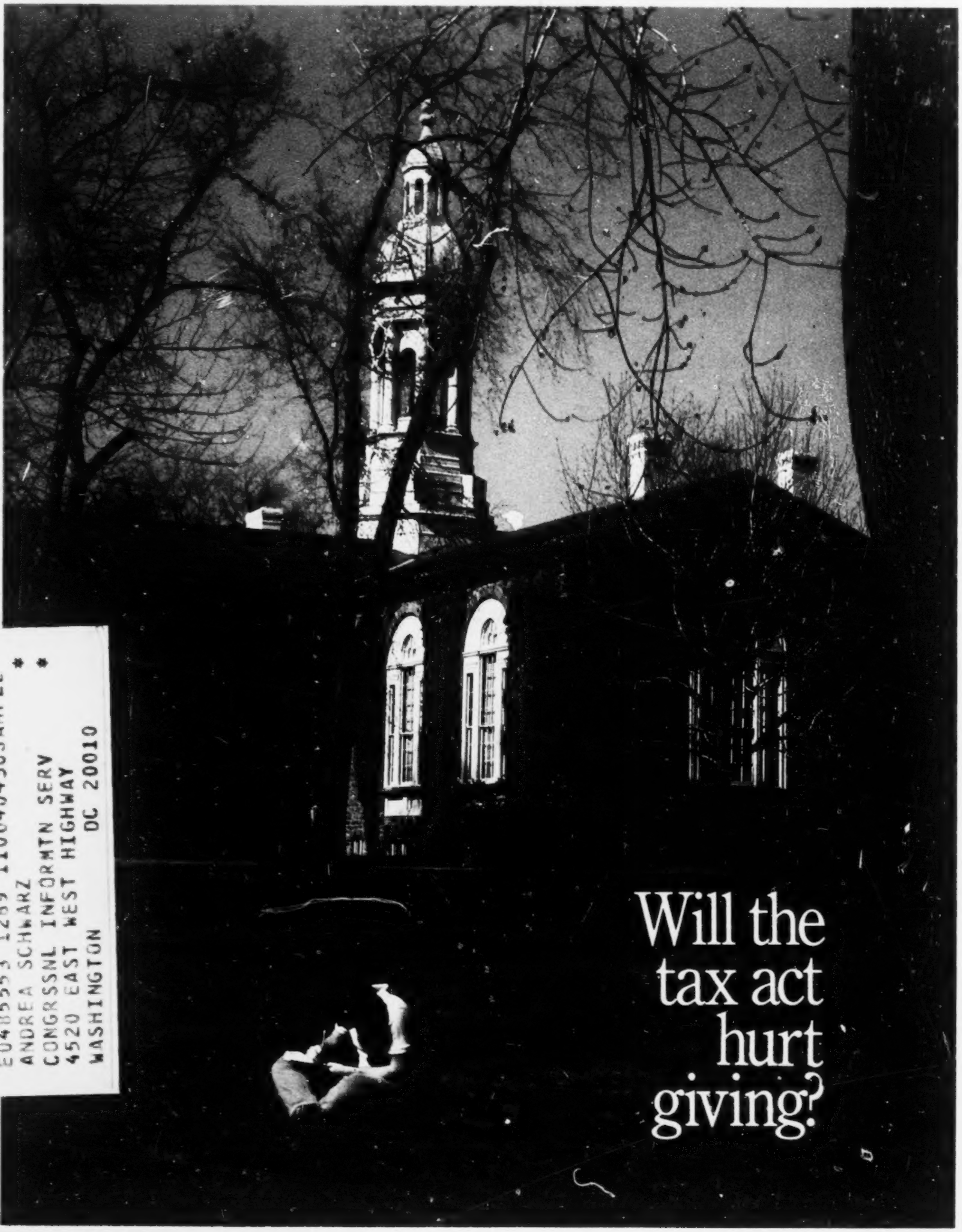
-/ C 2425-2

TRUSTS & ESTATES

ESTATE PLANNING & ADMINISTRATION
A Publication of Communication Channels, Inc.
DECEMBER 1981



Will the tax act hurt giving?

EU485553 1289 11004043OSAMPLE *
ANDREA SCHWARZ *
CONGRSSNL INFORMTN SERV
4520 EAST WEST HIGHWAY
WASHINGTON DC 20010

TRUSTS & ESTATES
Volume 120, No. 12
DECEMBER 1981
Estate Planning and Administration Since 1904

8 **Will the Tax Act Hurt Giving?**
The impact on charitable giving — *Lester Salamon*, *Charles T. Clotfelter*

16 **Tax Act May Not Hurt Charitable Giving**
The new law will leave individuals with more money to support their favorite charitable causes — *Jonathan G. Tidd*

21 **Legacies to Preserve the Environment**
Bankers Trust Co. and The Nature Conservancy team up to preserve the environment — *John M. Stewart*, *Patrick F. Noonan*

26 **Planned Giving to Heirs and Charitable Institutions**
The charitable lead trust is an impressive estate planning strategy — *Charles W. Collier*

29 **The Elective Deferral of Payment of Estate Taxes**
It is only a matter of time before many estates are pushed into taxable brackets — *David W. Hardee*

35 **Tax Act Has Far-Reaching Impact on Unified Credit**
Unified credit to be phased in over six years — *Judith W. McCue*

39 **ERTA Makes Changes but Role for Life Insurance Remains**
The irrevocable trust continues to grow in popularity as a vehicle for owning life insurance — *John R. Howard Jr.*, *Hillery J. Gallagher*

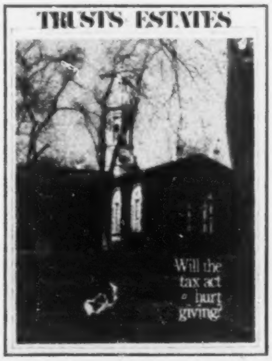
44 **Special Use Valuation: How Will it Be Affected by the Tax Act?**
The reaffirmation of the role of special use valuation — *Robert M. Bellatti*

53 **Selecting Trustees for Trusts Subject to Generation-Skipping Tax**
Should an individual or a corporate trustee be appointed? — *John F. Meigs*

59 **Exclusions Expanded**
New uses for 'Crummey' trusts contemplated — *Charles F. Newlin*

67 **Managing the Family Business**
The trust department is ally of the business owner — *Donly F. Chase*

71 **Administering the Closely Held Business**
A bank's growing responsibility — *Richard H. Rice*



THE COVER

The effect of the tax act on charitable contributions is unclear at the moment. A debate is brewing, however, on what the effect will be for private educational institutions, hospitals, and charities dependent in part on such gifts. The cover photograph is of Princeton University's Cannon Green and Nassau Hall. (Courtesy of Princeton University's department of communications and publications)

REGULAR FEATURES

4 Commentary
6 Letters to the Editor
76 Law and Life Insurance
78 Trust Taxes
79 Fiduciary Decisions
80 Personnel
81 Meetings

Will the Tax Act Hurt Giving?

The impact on individual charitable giving

By **LESTER M. SALAMON**
Director
Center for Public Management and
Economic Development Research
The Urban Institute
Washington, D.C.
and
CHARLES T. CLOTFELTER
Associate Professor
Duke University
Durham, N.C.

On August 13, 1981, President Reagan signed into law the Economic Recovery Tax Act of 1981, one of the central pillars of the economic program he had unveiled six months earlier.

The purpose of this report is to assess the probable impact of this new tax law on individual charitable giving over the next several years. This impact is worth exploring not simply because of the magnitude of the resources involved, but even more so because of the special role that charitable giving plays in the private, nonprofit sector of American life, and because of the special implications it consequently has for the administration's overall economic strategy.

The nonprofit sector is a vast amalgam of organizations, ranging from museums, arts societies, universities and civic clubs, to social welfare agencies, neighborhood organizations, public interest groups and churches. Historically supported largely from private sources, these organizations have come to rely increasingly over recent years on government support and commercial revenues and fees. Of the $85.3 billion in expenditures that nonreligious nonprofit organizations reported in 1977, for example, only $19.1 billion, or 22 percent of the total, came from private giving.[1] Yet, it is still private contributions that give these organizations their distinctive character as independent, private institutions performing essentially public purposes. With private giving so small a share of nonprofit revenues, therefore, anything that threatens private giving threatens the very essence of the nonprofit sector.

The potential impact of the 1981 tax act on private giving takes on special meaning, however, in the context of the broader economic strategy being pursued by the current national administration. One of the central tenets of this strategy, of which the tax act is a pivotal part, is that the role of government should be reduced and the private sector encouraged to fill whatever real gap in services occurs as a result. To the extent that the tax act turns out to discourage such private action by discouraging private giving, it would pose a significant challenge to this strategy and add further strain to nonprofit organizations already burdened by budget cutbacks. Under these circumstances, it becomes all the more urgent to assess what the impact of this act on charitable giving is likely to be.

The Analytical Problem

Carrying out such an assessment is far from simple, however. In the first place, as noted in Table 1, the 1981 tax act contains not one, but a number of features that are likely to affect the level of giving. In addition, many of these have multiple effects that sometimes operate at cross-purposes. Finally, giving behavior is also affected by general economic conditions that may, in turn, be affected indirectly by the tax changes.

The reductions in tax rates proposed

Editor's Note: This study was commissioned and funded by the Independent Sector, an organization created to preserve and enhance the national tradition of giving, volunteering and not-for-profit initiative. It was conducted by The Urban Institute, a nonprofit policy research and educational organization established in Washington, D.C. in 1968. The study is reprinted with the permission of the Independent Sector.

in the 1981 act provide a useful illustration of the problem. In the first place, these reductions will automatically increase after-tax income, which should encourage giving. In addition, it has been suggested that the reductions will help stimulate economic activity, which should increase before-tax incomes and thus further encourage giving. However, lower tax rates also mean an increase in what economists term the "price of giving," the net, out-of-pocket cost of giving a dollar to charity. Because charitable contributions are deductible from income in computing tax obligations, it does not really cost those who itemize their deductions a full dollar to contribute a dollar to charity. In fact, the higher the tax bracket, the lower the real cost of giving. For a taxpayer in the 70 percent tax bracket, for example, the actual, out-of-pocket cost of giving a dollar to charity (the price of giving) is really 30 cents, since 70 cents would have gone to the federal government anyway. Reduce that tax rate to 50 percent, and the price of giving that same dollar to charity rises to 50 cents, an increase of 67 percent.

By reducing the maximum tax rate on unearned income from 70 percent to 50 percent and cutting marginal tax rates by 25 percent, the 1981 act promises to have effects of precisely this kind. At the same time, however, the act will permit those who now use the standard deduction to claim deductions for their charitable contributions while still taking the standard deduction. This provision, which goes into effect in stages between 1982 and 1986, will lower the price of giving for these taxpayers, and thus encourage giving.

Table 1

Key Features of the Economic Recovery Tax Act of 1981 Affecting Charitable Giving

Factors Likely to Discourage Giving

- Reduction in the Maximum Tax Rate on Unearned Income from 70 Percent to 50 Percent*
- Across-the-board 25 Percent Reduction in Marginal Tax Rates Over Three Years*
- Reduction in Capital Gains Tax Rate from 28 Percent to 20 Percent*
- Liberalization of Estate Taxation
- Indexation of Tax Rates and the Standard Deduction Beginning in 1985*
- Modification of Foundation Payout Requirements
- Reduction in Corporate Income Taxation through Liberalization of Depreciation Provisions

Factors Likely to Encourage Giving

- Charitable Deductions for Non-Itemizers*
- Increase in Maximum Allowable Corporate Contributions

*Indicates items that affect individual giving, as opposed to giving by foundations, corporations, or estates.

Table 2

Projected Individual Giving, 1981-84, 1981 Tax Act vs. Pre-1981 Law, Actual Dollars ($ billions)

	Pre-1981 Law (Carter Economic Assumptions)	1981 Tax Act (Reagan Economic Assumptions)	Difference	
			Amount	% Change
1981	$ 45.0	$ 44.5	−$ 0.5	− 1.1%
1982	52.4	49.1	− 3.3	− 6.3
1983	60.2	54.7	− 5.5	− 9.1
1984	70.5	61.5	− 9.0	−12.8
Total	$228.1	$209.8	−$18.3	$− 8.0%

Inflation and Bracket Creep

In addition to these tax-rate effects, charitable giving is also affected by inflation and economic growth, which increase before-tax income, shift some taxpayers into higher tax brackets and induce some taxpayers who now take the standard deduction to itemize their deductions instead, reducing their cost of giving and thus encouraging them to give more. This latter effect may be offset, however, by a provision in the 1981 law that will adjust the tax code for inflation in 1985 and thereby reduce this process of bracket creep.

To capture the full effects of the 1981 tax act on charitable giving, therefore, it is necessary to sort out and assess a wide assortment of relationships, and take account of the interactions among them. To do so, it is helpful to differentiate two broad kinds of effects that are at work. The first are *price effects,* which influence the cost of giving. Included here are changes in tax rates, as well as changes in income that move taxpayers into different tax brackets or affect their decisions on whether to itemize deductions. The second are *income effects,* or features that affect the income available for charitable giving. Included here are changes in general economic conditions that affect the level of before-tax income, and changes in tax rates that affect the level of after-tax income. A complete assessment of the impact of the 1981 law must take both of these kinds of effects into account.

The Approach

To do this, a simulation model of taxpayer charitable-giving behavior was developed, drawing on econometric studies spanning more than a decade.[2] The studies have established the existence of strong, independent links between levels of giving, on the one hand, and changes in the tax-defined price of giving and in income levels, on the other. While these factors are hardly the only ones that affect levels of giving, they have consistently been found to have a sizeable impact that can be estimated with some precision.

A full specification of the methodology that underlies this analysis is available in the technical appendix to this report. Certain key features and limitations of the approach deserve attention here, however, to clarify the discussion that follows.

- *Focus on giving by living individuals.* In the first place, the analysis here focuses exclusively on the impact of the 1981 tax law on charitable giving by *living individuals* (the items marked with an asterisk in Table 1). It does not examine the potential impact of the law on the other three sources of private giving: foundations, corporations, and bequests. This approach is dictated by the absence of reliable analyses of the giving behavior of these other three sources and is further justified by the fact that individual giving accounts for more than 80 percent of total private giving.

At the same time, however, this focus probably *understates* the potential *neg-*

Table 3

Projected Individual Giving, 1981-84, 1981 Tax Act vs. Pre-1981 Law, in Constant 1980 Dollars ($ billions)

	Pre-1981 Law	1981 Tax Act	Difference	
			Amount	% Change
1981	$ 40.8	$ 40.5	-$0.3	-0.7%
1982	43.4	41.3	- 2.1	-4.8
1983	46.0	42.9	- 3.1	-6.7
1984	49.9	45.5	- 4.4	-8.8
Total	$180.1	$170.2	-$9.9	-5.5%

ative impact of the 1981 tax law on charitable giving. This is so because the new tax law contains three features that are likely to discourage these other forms of giving. In the first place, bequest giving is likely to be adversely affected by the act's virtual elimination of taxation of estates, which will significantly reduce the tax incentives for charitable bequests. In the second place, corporate giving is likely to be adversely affected by the new law's massive reform of depreciation rules, which will reduce taxable corporate profits and lower corporate tax rates. Finally, giving by foundations is likely to be reduced because of the law's easing of the so-called payout requirement imposed on private foundations by the 1969 tax act.[1]

In short, although the exclusive focus on individual giving means that the present analysis covers close to 85 percent of all private giving, it nevertheless leads to some understatement of the likely negative impacts of this law.

- *1981-84 time frame.* A second potential source of underestimation results from the choice of time period covered in this analysis. Because of the difficulty of accurately projecting economic conditions too far into the future, the analysis here is limited to the 1981-84 period for which estimates of economic conditions are more readily available.

One of the consequences of this choice of time frame, however, is to leave out of the analysis one of the features of the 1981 act that may have the greatest impact on charitable giving: the provision indexing tax rates and the standard deduction so that they rise and fall with inflation. This provision is likely to reduce charitable giving by limiting the incentives for taxpayers to begin itemizing their deductions (a move that is normally associated with higher giving). Because this provision is not scheduled to go into effect until 1985, however, it is not treated in this analysis. By contrast, the new law's provision allowing above-the-line charitable deductions for the nonitemizers is likely to begin having noticeable effect by 1984 and is included in our analysis. Using 1984 as the cut-off point therefore probably understates the ultimate negative impact of the new law.

- *Data sources.* The primary source of data for the analysis reported here was the Internal Revenue Service's annual *Statistics of Income,* which summarizes income, deductions, and related data reflected on individual tax returns. While this source is an invaluable tool, it has a number of limitations that must be borne in mind.

In the first place, the most recently published data are for the 1978 tax year. These data therefore had to be "aged," using standard techniques, to bring them up to date. This aging process took account of actual and projected changes in personal income and price levels, but it assumed that the distribution of taxpayers among filing statuses (e.g., single, married filing jointly) remains fairly constant.

In the second place, *Statistics of Income* reports only aggregate data, grouping taxpayers by tax bracket. While a full data tape at the individual unit of analysis is available, for selected years, the lead time required to access this tape made its use impractical. What is more, past research has demonstrated that using aggregate data produces virtually the same results as using individual data. Nevertheless, to improve the sensitivity of the analysis, separate simulations were run for taxpayers in each of the five filing statuses and, within each of these, for itemizers and nonitemizers separately.

In the third place, *Statistics of Income* provides data on the charitable contributions only of those who itemize their deductions. For nonitemizers, data on charitable contributions were taken from a University of Michigan survey on giving conducted in 1973. These data were "aged," using standard procedures, and checked against more recent, but less complete, surveys. Finally, because appreciated assets are taxed differently from regular income (they are taxed at special capital gains rates), reported contributions had to be divided between cash and other assets and separate analyses done on each. Since the most recent available breakdown of contributions in these terms is in the 1975 *Statistics of Income* (Table 2.4, p. 52), this source had to be "aged" to make it consistent with the other data. This process assumed, however, that the share of contributions that took the form of cash as opposed to appreciated assets remained roughly the same between 1975 and 1981.

- *Economic assumptions.* In projecting the impacts of the 1981 tax act, the analysis here takes as given the assumptions about income growth and price behavior projected by the Reagan administration in its March 1981 *FY 82 Budget Revisions.* This approach gives full credence to the economic impacts attributed to the tax bill by its supporters.

In projecting the levels of giving that

Table 4

Projected Individual Giving, 1981-84, 1981 Tax act vs. Pre-1981 Law, Reagan vs. Carter Economic Assumptions, Current vs. Constant Dollars ($ billions)

	Basis for Comparison with 1981 Law			
	Current Dollars Pre-1981 Law With		Constant 1980 Dollars Pre-1981 Law With	
	Carter Assumptions	Reagan Assumptions	Carter Assumptions	Reagan Assumptions
1981	-$ 0.5	-$ 0.3	-$0.3	-$ 0.3
1982	- 3.3	- 2.8	- 2.1	- 2.3
1983	- 5.5	- 5.0	- 3.1	- 3.9
1984	- 9.0	- 5.8	- 4.4	- 4.3
Total	-$18.3	-$13.9	-$9.9	-$10.8

Table 5

Projected Individual Giving, Pre-1981 Law vs. 1981 Tax Act and House Ways and Means Committee Tax Bill, 1981-84, in Actual Dollars (\$ billions)

	Difference between giving under pre-1981 Law and:	
	1981 Law	*House Ways and Means Committee Bill*
1981	-\$ 0.5	-\$ 0.1
1982	- 3.3	- 2.0
1983	- 5.5	- 3.6
1984	- 9.0	- 6.8
Total	-\$18.3	-\$12.4

would have resulted had the pre-1981 law remained in effect, by contrast, the economic assumptions of the previous administration were used, since they were based on the continuation of this pre-1981 law. For purposes of comparison, however, the effects of the pre-1981 law were also projected using the Reagan administration's assumptions.

Because of the sensitivity of this analysis to estimates of income growth and price changes, the dollar estimates of contributions reported here may change if the relevant economic assumptions fail to materialize. In all likelihood, however, the comparisons between policies will not be affected.

- *Basis for comparison.* In order to provide some frame of reference, the levels of charitable giving projected for 1981-84 under the 1981 tax act had to be compared to some reference point. Generally speaking, the frame of reference utilized by the Reagan administration in discussing the impact of its proposals compares the projected effects of the new law under the administration's March 1981 economic assumptions to the effects that would have resulted from the continuation of the prior law under the prior administration's economic assumptions. This approach gives the maximum benefit of the doubt to those who argue that the Reagan Economic Recovery Program, of which the tax bill is a central part, will significantly change the performance of the economy; and it is generally the approach utilized here. Rather than report this comparison only in current dollar terms, as is typically done, however, we also report them in constant 1980 dollars to avoid overstatement.

Beyond this, three other bases of comparison are also introduced for illustrative purposes. First, the results under the pre-1981 law were calculated using the Reagan, rather than the Carter, economic assumptions. Second, the results under the 1981 law were compared to the results that would have occurred under the House Ways and Means Committee version of the tax bill. Finally, the results anticipated under the 1981 law from 1981 through 1984 are compared to actual levels of giving recorded from 1976 through 1980, the most recent historical period.

Because each of these reference points taps a somewhat different dimension of reality, introducing all three can help minimize misleading impressions and convey the full character of the changes in individual giving associated with the 1981 act.

- *The simulation technique.* Ultimately, the analysis presented here is based on a simulation model that expresses individual giving behavior in mathematical terms as a function of income levels, and the price of giving, including projected changes in itemization status.[4] The basis model reflects econometric studies spanning more than a decade that have made substantial progress in explaining the impact of taxes on giving behavior. An effort has been made here to utilize estimates for the key parameters of the model, such as the degree of responsiveness of giving to changes in the price of giving, that are well within the ranges found in the literature.

While every effort was made to present as balanced and fair a picture as possible, it should be noted that some important assumptions nevertheless underlie the approach. In the first place, the key parameters in the model are built on behavioral relationships observed over the past. They assume, in other words, that the existing relationships among giving, income levels, and the price of giving will largely remain constant over the foreseeable future, and that major changes will not occur in the basic determinants of charitable behavior. Even if such a major change in giving occurs, however, the analysis presented here should still be of value as a standard against which to assess the extent of this change.

Similarly, the present model does not make any allowance for a lag between changes in tax law and projected changes in giving behavior. Whether such a lag generally exists or not is a matter of debate, but it seems less likely for a tax change as well publicized and hotly debated as the 1981 tax law than for other, more subtle changes in tax law.

- *No assessment of the substantive merits of the tax cut.* Finally, it should be clear that no attempt is made here to assess the substantive merits or drawbacks of the 1981 tax bill, either as a whole or with respect to individual features. Nor is any effort made to evaluate the claims and counterclaims about the overall economic impact of this act. The objective here, rather, is the more narrow one of estimating the scale and direction of the impact of this complex bill on just one small, though vitally important, feature of economic life: charitable giving by individuals. In this way, the study seeks to serve the goal of increasing our understanding of the full consequences of this major policy innovation, even those that are unintended or inadvertent.

Against this backdrop of considerations, it is now possible to turn to an examination of the probable impacts of the 1981 tax law on charitable giving.

The Results

Three sets of results flow from our analysis of the impact of the 1981 tax

Table 6

Trends in Individual Giving, 1976-80 and 1981-84 Projections Under 1981 Law and Pre-1981 Law, in Constant 1980 Dollars

Time Period	Basis	Percentage Increase in Individual Giving
1976-80	Actual	+13.3%
1980-84	1981 Law	+14.0%
1980-84	Pre-1981 Law	+25.1%

Table 7

Individual Giving as a Percent of Personal Income, 1976-80 Actuals and 1981-84 Projections, 1981 Tax Act vs. Pre-1981 Law

Year	1981 Tax Act	Pre-1981 Law
1976	1.92	1.92
1977	1.91	1.91
1978	1.91	1.91
1979	1.89	1.89
1980	1.84	1.84
1981 E	1.85	1.86
1982 E	1.84	1.94
1983 E	1.83	1.99
1984 E	1.88	2.10

NOTE: E = Estimates

act on individual charitable giving. The first of these relates to the aggregate impact of the act on the overall level of individual giving. The second relates to the variation in this impact among different income groups. And the third relates to variations in this impact that result for different types of recipient organizations. Let us examine each of these sets of results in turn.

Aggregate Impacts

Comparisons with pre-1981 law. The central conclusion that emerges from this analysis is that the 1981 tax act will significantly reduce individual charitable giving below the level it would have achieved under the prior law. In particular, as shown in Table 2, individual giving in current dollar terms is projected to be $3.3 billion lower in 1982 under the new law than it would have been under the prior law. This disparity widens over time, moreover, so that the total reduction over the 1981-84 period amounts to $18.3 billion. Expressed in constant 1980 dollars, as shown in Table 3, the new law thus involves a relative decline in individual charitable giving of $2.1 billion in 1982, and $9.9 billion for the period 1981-84.

These results do not change markedly, moreover, when giving under the pre-1981 law is projected using the Reagan economic assumptions rather than the assumptions of the previous administration, as shown in Table 4. Under these circumstances, giving under the new law during 1981-84 is projected to fall $13.9 billion in actual dollar terms, and $10.8 billion in constant dollar terms, below what would have occurred under the prior law.

Whatever the form of comparison, therefore, these results suggest that giving will be less under the 1981 tax law than it would have been under the prior law, and that the extent of this disparity will be $14-$18 billion in actual dollar terms, and about $10-$11 billion in constant dollar terms, over the next four years.

Comparison with House Ways and Means Committee bill: The projected reduction in charitable giving relative to prior law would have been somewhat less severe under the House Ways and Means Committee version of the tax bill than it is projected to be under the bill that passed. As shown in Table 5 the Committee bill would have reduced individual giving during 1981-84 in actual dollar terms by $12.4 billion below that projected under the previous law, compared to $18.3 billion for the approved bill.

In constant 1980 dollars, the reduction in giving associated with the House Ways and Means Committee bill would have been $5.2 billion over the 1981-84 period, compared to $9.9 billion under the tax act that passed.

Comparison with prior levels of giving: To say that individual giving under the 1981 tax act is projected to decline relative to what would have occurred had the prior law remained in force is not, however, to say that giving under the new law will decline in absolute terms. To the contrary, private giving under the new law is projected to exceed actual 1980 levels in real dollar terms throughout the period. In fact, as noted in Table 6, the rate of increase in the real dollar value of individual giving projected for 1980-84 under the 1981 law, though considerably less than what would have occurred under the pre-1981 law, nevertheless is equivalent to the growth rate achieved during the most recent comparable period, 1976-80. In particular individual giving is projected to increase by 14 percent in real dollar terms between 1980 and 1984 under the new law, compared to an actual increase of 13.3 percent between 1976 and 1980.

This result is attributable in substantial part, however, to the unusually high inflation rates in the latter 1970s, which took a heavy toll on the real value of charitable giving during this period. Under these circumstances, a future growth record that merely matches the real growth pattern of the past several years is a modest one indeed. In fact, the growth record projected under the new law will continue a trend begun in the early 1970s for individual charitable contributions to decline as a share of personal income. By contrast, as noted in Table 6, this trend would have been reversed had the previous law remained in effect during 1981-84.

Variations Among Income Classes

As important as the overall impact of the 1981 tax act on aggregate levels of charitable giving are the significant variations in this impact among income classes. These variations result from the fact that the 1981 law delivers considerably more tax advantages to upper-income taxpayers than to middle- or

Table 8

Projected Distribution of Individual Giving by Income Groups, 1981 Tax Act vs. Pre-1981 Law, 1981-84, in Actual Dollars ($ billions)

Income Group	Projected Giving, 1981-84		Difference	
	Pre-1981 Law	*1981 Law*	*Amount*	*As % of Total*
Lower[a]	$ 19.2	$ 19.2	−$ 0.1	0.5%
Middle[b]	107.8	103.3	− 4.4	24.0
Upper[c]	101.1	87.3	− 13.8	75.4
Total	$228.1	$209.8	−$18.3	100.0%

[a] Represents the bottom three income tax brackets, which accounted for 30 percent of the taxpayers in 1978.

[b] Represents the middle eight tax brackets, which accounted for 55 percent of all taxpayers in 1978.

[c] Represents the top seven tax brackets, which accounted for 15 percent of all taxpayers in 1978.

lower-income taxpayers. As a result, the giving behavior of upper-income taxpayers can be expected to be more heavily affected by the new law than that of lower- and middle-income taxpayers.

Table 8 confirms this expectation. What it shows is that a disproportionate share of the reduction in individual giving associated with the new law as opposed to the old is concentrated in the upper income brackets. Representing 15 percent of all taxpayers and 44 percent of all individual charitable contributions in 1978, the taxpayers in these brackets account for 75 percent of the reduction in individual giving associated with the 1981 law as compared with the pre-1981 law over the 1981-84 period.

Put somewhat differently, the 1981 tax act significantly shifts the burden of giving among income groups over the 1981-84 period compared to what it was in 1980. In particular the share of individual giving for the bottom 30 percent of all taxpayers *increases* 2.2 percent between 1980 and 1984 under the 1981 law; and for the middle 55 percent of all taxpayers, it increases 11.5 percent. By contrast, the share contributed by the 15 percent of all taxpayers in the highest income brackets decreases 12.2 percent.[5]

Impact Among Recipients

What makes these variations in the impact of the 1981 tax act among income classes particularly important is the fact that different income groups support different kinds of charitable activities. Generally speaking, lower-income groups give proportionally more of their charitable gifts to religious organizations than do the rich, while the rich give proportionally more to educational and cultural institutions. By altering the distribution of charitable giving among different income groups, therefore, the 1981 tax act may have quite uneven implications for different types of charitable organizations.

Fortunately, the U.S. Treasury has compiled a data base that allows us to assess this possibility. Although the data are available only through the early 1960s, they can be "aged" through standard procedures and related to the projects of individual giving generated by our analysis.

Table 9 reports the results of such an analysis. It compares the amount of giving that five different types of charitable organizations can expect under the 1981 law over the 1981-84 period to what they received in 1980. As expected, the impact of the new tax law differs significantly among these different types of organizations. In particular, these projections indicate that religious organizations will absorb 76 percent of the real increase in individual giving projected under the 1981 law during 1981-84. As a result, individual giving to religious organizations is expected to increase by 17.4 percent in real dollar terms between 1980 and 1984. By contrast, individual giving to educational institutions and hospitals is projected to *decline* by more than three percent *below 1980 levels* in real dollar terms during this period. In short, aside from its aggregate effects, the 1981 tax act also promises to have redistributive effects, significantly altering the flow of private charitable funds among different segments of the nonprofit world.

Table 9

Estimated Individual Contributions to Various Types of Charitable Organizations, 1980 vs. 1981 Tax Law Projections, 1981-84, in Constant 1980 Dollars
($ billions)

Type of Organization	1980*	Projected Giving, 1981 Tax Law 1981	1982	1983	1984	% Change 1980-84
Religious	$24.37	$24.87	$25.75	$26.82	$28.58	+17.4%
Other Charitable[a]	5.76	5.84	5.96	6.18	6.53	+13.4
Educational	1.50	1.46	1.38	1.41	1.45	− 3.3
Hospitals	0.64	0.62	0.59	0.60	0.62	− 3.1
Other[b]	7.66	7.67	7.62	7.90	8.32	+ 8.6
Total	$39.93	$40.46	$41.30	$42.91	$45.50	+14.0%

[a] "Other charitable organizations" here includes such organizations as community chests, American Red Cross, and American Cancer Association.

[b] "Other organizations" includes "literary, educational and scientific foundations, libraries, museums, and zoos."

*NOTE: The allocations among recipient types reported here are not comparable to those reported in *Giving U.S.A.* because of differences in definitions of types of organizations used.

Conclusions and Implications

Summary: the tax bill. The Economic Recovery Tax Act of 1981 has already taken its place as one of the most controversial and hotly debated pieces of economic policy in our nation's history.

To date, however, the debate over this act has largely ignored one of its more important, if indirect, potential consequences: its impact on the rate of private, charitable giving and hence on the strength and viability of the whole private nonprofit sector of national life.

This neglect is especially ironic in view of the fact that one of the central tenets of the economic philosophy reflected in the tax act is the belief that fewer social functions should be vested in government and more reliance placed on private institutions to cope with national needs. Yet the evidence developed here indicates that, at least so far as the nonprofit, charitable segment of the private sector is concerned, the tax bill works in the opposite direction, discouraging private giving and thus limiting the capability of private nonprofit intitutions to assume an expanded role.

The extent of this impact is substantial, moreover. Even after taking full account of the growth, in personal income and the reduction in inflation rates its advocates claim will result from it, the tax bill still promises to reduce charitable giving by $10 billion in constant dollar terms, and $18 billion, in actual dollar terms, between 1981 and 1984 relative to what would have occurred in the absence of the law; and this takes into account only the act's impact on individual giving, not additional reductions in giving that are likely to result from the act's impacts on bequests, foundations, and corporations. To be sure, private giving is still projected to grow in absolute terms during this period, if only because personal income will continue to grow. But the rate of growth promises to be considerably lower than it would have been under the previous law, whatever the economic assumptions, so that private giving as a share of personal income is projected to continue its long-term pattern of decline.

Beyond its aggregate impact, moreover, the 1981 tax act also promises to alter the distribution of contributions among income groups, reducing the relative share contributed by the better-off and leaving a larger share to be borne by the middle and lower-middle classes. In the process, the act will adversely affect some segments of the nonprofit world more severely than others. Giving to educational institutions and hospitals, for example, is not only projected to grow more slowly, but to decline in absolute terms by three percent *below 1980 levels* between 1980 and 1984 as a consequence of this law.

Tax Bill and the Budget

These impacts are all the more significant coming as they do on top of the pressure that will be put on nonprofit organizations as a consequence of the other major half of the economic recovery program: federal budget cuts. Although a full picture of the final cuts approved by Congress is not yet available, earlier analysis, reflecting the cuts originally proposed by the administration, suggested that nonprofit revenues from federal sources will decline by $27.3 billion in current dollars over the 1981-84 time period.[6] Taken together, the budget and tax portions of the Economic Recovery Program are projected to cost nonprofit organizations $8.1 billion in 1982, and $45.6 billion over the 1981-84 period, compared to what would have been available in the absence of these changes. Expressed in constant 1980 dollars, these losses amount to $6.1 billion in 1982, and $31.0 billion over the full four-year period.

Far from allowing nonprofit organizations to expand their services to meet the new demands created by federal withdrawal, private giving under the 1981 tax law will thus not even replace the federal revenues that nonprofit organizations themselves will lose thanks to the budget cuts, so that these organizations may not even be able to maintain their existing levels of activity. In fact, the tax and budget portions of the Economic Recovery Program combined, even with all religious giving included, will reduce nonprofit organization revenues by $3.4 billion below 1980 levels in 1982, by $5.8 billion below those levels in 1983, and by $4.7 billion in 1984.

With giving for sacramental religious purposes excluded,[7] these reductions are even more striking, totaling $4.7 billion in 1982, $8.1 billion in 1983, and $9.2 billion in 1984, for a total reduction of $23.5 billion for the entire 1981-84 period. It is important to note, moreover, that these figures represent reductions not in relation to projected revenues under the January budget or prior tax law, but in relation to *actual 1980 levels*.

It should be clear from the evidence presented here that nonprofit organizations can anticipate a period of considerable strain as a consequence of the budget and tax policy changes recently adopted by the federal government. How severe that strain turns out to be, and how it actually affects nonprofit organizations, however, will depend on at least two sets of factors that can only be hinted at here.

The first set of factors concerns the way nonprofit organizations themselves respond. At a minimum, these organizations will have to renew their attention to careful management and efficient operations, though the savings available from this quarter are far from clear. Beyond this, changes will be needed in basic fund-raising techniques to adjust to the decline in available federal resources and the projected increase in the share of individual giving to be borne by lower- and middle-income persons. This may involve, among other things, greater reliance on direct mail or payroll-deduction approaches, as well as greater use of fees and commercial income for those organizations with a marketable product or service. With respect to all of these, however, care must be taken to make sure that the struggle for survival does not undermine the very qualities that make the nonprofit sector so important and unique.

Ultimately, however, the impact of the changes portrayed here will depend less on the reaction of nonprofit organizations than on the reaction of the public at large. It is worth repeating in this connection, therefore, that simulation models of the sort utilized here are built on the basis of behavioral patterns established over the past. Quite clearly, however, behavior can change in response to new circumstances. The real value of a simulation, therefore, may not be to *predict* the future, but to indicate more precisely than is normally possible where present trends will lead us if past patterns of behavior persist, and thus what scale and kind of change is needed if the indicated outcome is to be averted.

In the present case, our projections suggest a period of considerable economic stringency and decline for a wide range of private, nonprofit charitable institutions. If by identifying this probable outcome this report helps trigger the changes in behavior needed to avert it, it will have served a useful purpose. What should be clear, however, is that these changes will have to be substantial. ☐

FOOTNOTES

1. Data on the expenditures of the nonprofit sector in 1977 are from U.S. Bureau of the Census, *1977 Census of Service Industries*, SC77-A-53, Part I (January 1981), p. 53-1-3. Data on nonreligious private giving are from *Giving U.S.A.*, 1981 Annual Report (New York: American Association of Fund-Raising Counsel, Inc., 1981), pp. 27 and 29.

2. See, for example, Michael K. Taussig, "Economic Aspects of the Personal Income Tax Treatment of Charitable Contributions," *National Tax Journal*, Vol. 20 (March 1967), pp. 1-19; Robert A. Schwartz, "Personal Philanthropic Contributions," *Journal of Political Economy*, Vol. 78 (November-December 1970), pp. 1264-91; Martin Feldstein, "The Income Tax and Charitable Contributions: Part I — Aggregate and Distributional Effects," *National Tax Journal*, Vol. 28 (March 1975), pp. 81-100; Lawrence B. Lindsey, "Alternatives to the Current Maximum Tax on Earned Income," paper presented at the Conference on Simulation Methods in Tax Policy Analysis, National Bureau of Economic Research, January 1981; James N. Morgan, Richard F. Dye, and Judith H. Hybels, "Results from Two National Surveys of Philanthropic Activity," in Commission on Private Philanthropy and Public Needs, *Research Papers*, Vol. I (Washington: Department of the Treasury, 1977), pp. 157-323; and Charles T. Clotfelter and E. Eugene Steuerle, "Charitable Contributions," in Henry Aaron and Joseph Pechman (eds.), *How Taxes Affect Economic Behavior* (Washington: Brookings Institution, 1981), pp. 403-466.

3. Under the 1969 law, foundations were required to pay out each year five percent of their assets or all of their earnings, whichever is larger. The 1981 law removes the "whichever is larger" clause, permitting a maximum five percent pay-out even when revenues exceed five percent.

4. A full specification of this model can be found in a technical appendix to this report available from The Urban Institute.

5. This result is all the more striking when compared to what would have occurred under the House Ways and Means Committee version of the tax bill. While this bill would have achieved similar overall tax reductions, it proposed to allocate them differently among income groups. As Table 12 shows, this would have translated into different changes in patterns of giving among these groups. In particular, instead of increasing by 2.2 percent as it does under the approved bill, the share of private giving contributed by the lower-income groups would have declined by 4.4 percent under the Ways and Means Committee bill. Similarly, while the share of giving accounted for by the upper-income groups would still have declined under the Committee bill, it would have declined only about half as much as it does under the bill that passed.

6. This figure is based on a comparison of the Reagan budget with the comparable Carter budget over the period 1981-84, in current dollar terms. See: Lester M. Salamon with Alan J. Abramson, *The Federal Government and the Nonprofit Sector: Implications of the Reagan Budget Proposals* (Washington: The Urban Institute, 1981), p. 39.

7. To determine non-sacramental religious giving, we computed the ratio of sacramental religious giving reported in *Giving U.S.A.* for 1980 to the total giving to religious organizations projected in our simulations for 1980, and then applied this ratio to the religious giving estimates we developed for the subsequent years.

Lester M. Salamon is the director of the Center for Public Management and Economic Development Research at The Urban Institute in Washington, D.C. He is the author of numerous books and articles on public policy issues and was formerly deputy associate director of the U.S. Office of Management and Budget.

Charles T. Clotfelter is associate professor of public policy studies and economics at Duke University. He has written widely on tax policy issues and has served in the Office of Tax Analysis in the U.S. Treasury Department.

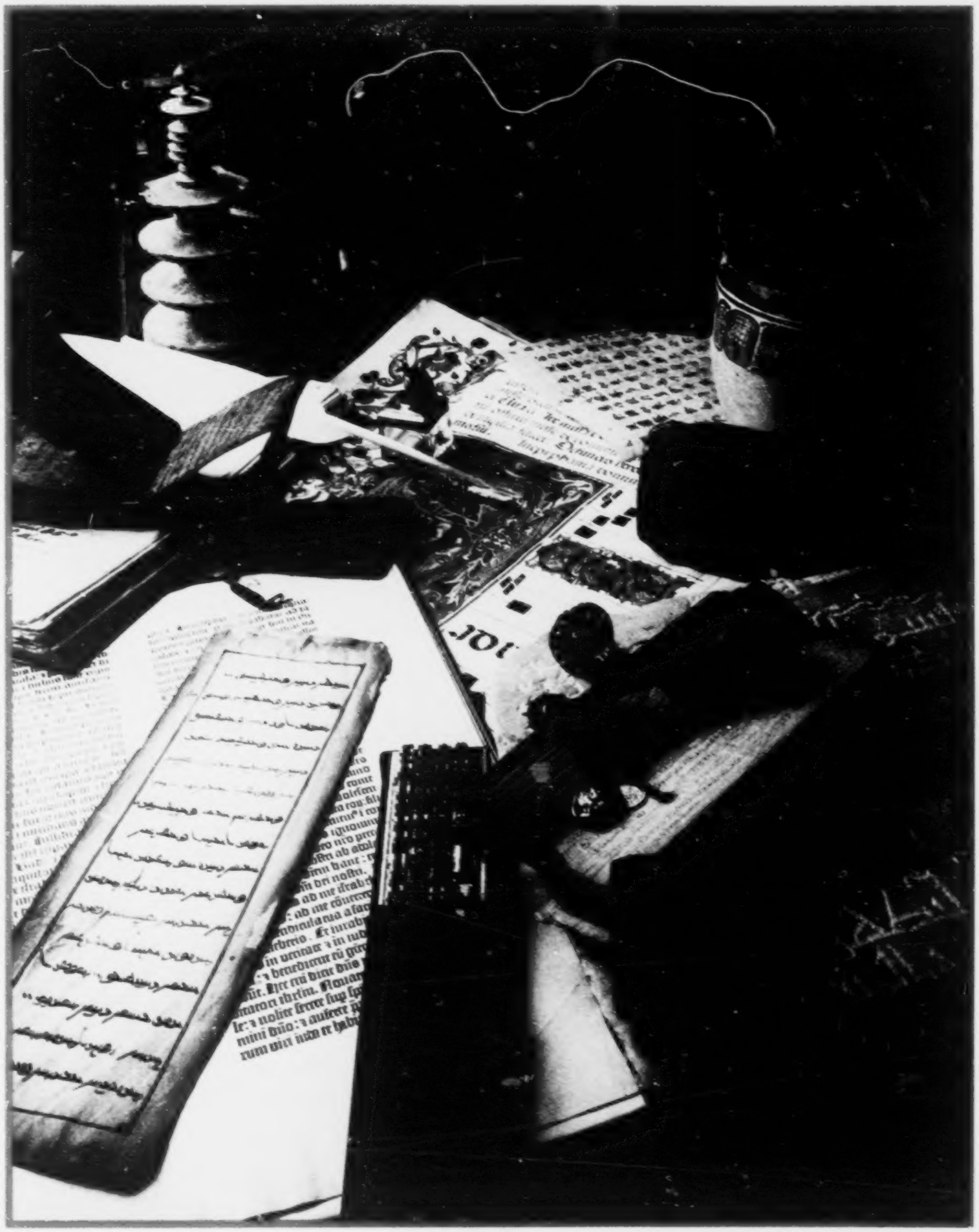
C 2425-2

Published by

TRUSTS & ESTATES

A Publication of Communication Channels, Inc.

DECEMBER 15, 1981



20th ANNUAL

1982 Directory of Trust Institutions

Verbum
Sapienti...

A WORD TO THE WISE
offers your client a guaranteed life income and helps prevent birth defects–the nation's number one child health problem.

The March of Dimes pooled income fund and charitable gift annuities can produce these benefits:

Guaranteed income for life for one or two persons.

Possible increase in income if securities are low yielding.

An immediate Federal Income Tax Deduction.

Reduction of Estate and Inheritance Taxes.

Address inquiries to:
Henry D. Steele
March of Dimes
Birth Defects Foundation
1275 Mamaroneck Avenue
White Plains, New York 10605
(914) 428-7100

Or contact your local chapter.

March of Dimes
BIRTH DEFECTS FOUNDATION

Publisher's Memo ... 6
Editor's Page ... 9
Index of State Administrators of of Charitable and Proprietary Organizations ... 10
Index to State Bankers Associations ... 14
1982 Calendar of Trust Events ... 16
Index to State Banking Authorities ... 18
Index to Trust Advertisers ... 20
Trust Titles & Abbreviations ... 22
Index to Non-Banking Services ... 24
Index to State Retirement Funds ... 26
Index to Federal Reserve Banks ... 32
Trust & Estate Planning Publications ... 33
Alpha/Geo Index to Trust Institutions ... 37
Advertising Index ... 219

TRUST INSTITUTIONS INDEX

Alabama ... 39
Alaska ... 41
Arizona ... 41
Arkansas ... 43

California ... 45
Colorado ... 53
Connecticut ... 55

Delaware ... 58
District of Columbia ... 59

Florida ... 59

Georgia ... 67

Hawaii ... 69

Idaho ... 70
Illinois ... 71
Indiana ... 85
Iowa ... 94

Kansas ... 102
Kentucky ... 107

Louisiana ... 110

Maine ... 112
Maryland ... 114
Massachusetts ... 116
Michigan ... 120
Minnesota ... 127
Mississippi ... 129
Missouri ... 132
Montana ... 135

Nebraska ... 136
Nevada ... 137
New Hampshire ... 138
New Jersey ... 139
New Mexico ... 144
New York ... 146
North Carolina ... 159
North Dakota ... 162

Ohio ... 163
Oklahoma ... 167
Oregon ... 169

Pennsylvania ... 170
Puerto Rico ... 183

Rhode Island ... 183

South Carolina ... 184
South Dakota ... 185

Tennessee ... 186
Texas ... 189

Utah ... 198

Vermont ... 198
Virgin Islands ... 199
Virginia ... 200

Washington ... 203
West Virginia ... 205
Wisconsin ... 207
Wyoming ... 212

Canada ... 214

Cover photo courtesy of
Xerox Corporation,
Stamford, Conn.

20th Annual

1982 Directory
of [illegible]
Distributors

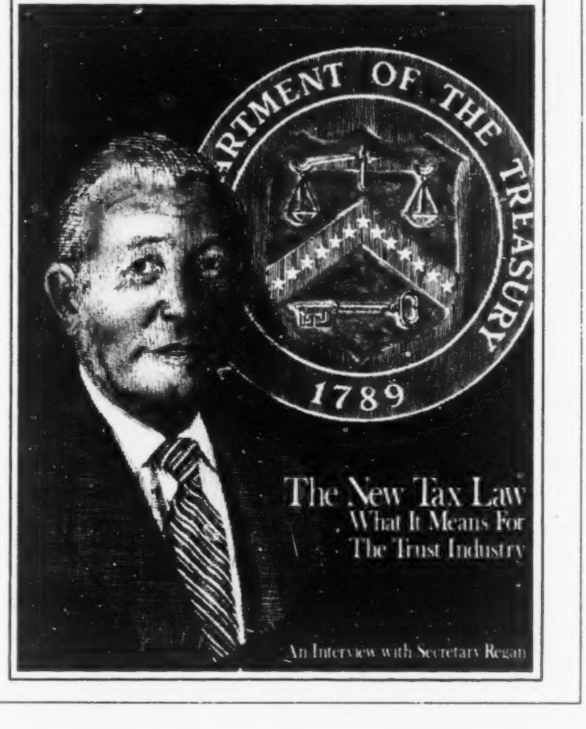
[illegible]

[illegible]

[illegible]

[illegible]

WHOSE COPY OF



TRUSTS & ESTATES
ESTATE PLANNING & ADMINISTRATION
A Publication of Communication Channels Inc. OCTOBER 1981

The New Tax Law
What It Means For
The Trust Industry

An Interview with Secretary Regan

ARE YOU READING?

It's bothersome and time-consuming
to borrow copies of T&E every month.
Enjoy your own personal subscription.

MAIL CHECK TO CIRCULATION DEPT. B

TRUSTS & ESTATES

6285 BARFIELD ROAD
ATLANTA, GA. 30328

RATES: $42.00 (U.S.), $45.00 (Canada & Mexico), $50 all other countries.

20th Annual

1982 Directory of Trust Institutions

UNITED STATES TRUST INSTITUTIONS

ALABAMA

Andalusia

CITIBANC OF ALABAMA
P.O. Box 400 36420
205/222-2561 Tr/o$5 Mil
Hd: Clay R. Sherrill, TO
TrOpers: Mary Nell Robbins, AsstVP

THE COMMERCIAL BANK
Drawer 1298 36420
205/222-3141 Tr$4 Mil
Hd: T. A. Broughton, Jr., Pres&TO

Anniston

ANNISTON NATIONAL BANK
P. O. Box 2128 36202
205/236-1890 Tr/o$20 Mil
Hd: Max W. Matthews, 1stVP&TO
TrInv: Joseph W. Cotlin, VP&TO
TrOpers: Vera P. Boullemet, AsstTO

COMMERCIAL NATIONAL BANK
931 Noble St. 36201
205/236-8241 Tr$15 Mil
Hd,PersTr,ComTrF,Nb: Robert W. Chesnut, SrVP&TO
CorpTr,TrInv,EmplBen: David R. McWhorter, TO
TrOpers: Peggy T. Whitman, AsstTO

FIRST NATIONAL BANK
P.O. Box 1000 36201
205/238-1000 Tr$41 Mil
Hd,TrInv,Nb,PersTr: David Brown, VP&TO
PersTr,ComTrF,EmplBen,TrOpers: Robert B. Folsom, Jr., VP&TrAdm
CorpTr,PersTr,TrOpers: Mrs. Carolyn P. Boozer, AsstTO

Athens

FIRST ALABAMA BANK
200 West Market St. 35611
205/232-4500 Tr/o$1 Mil
Hd: T.A. McCormick, Pres&CEO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

Atmore

THE FIRST NATIONAL BANK
36502
205/368-3148
Hd,PersTr,CorpTr,TrInv: Ollie Strawbridge, VP&TO
TrOpers: Rebecca S. Phillips, AsstTO

Birmingham

BIRMINGHAM TRUST NATIONAL BANK
P.O. Box 2554 35290
205/254-5285 Tr$220 Mil
(Branches in: Huntsville, Anniston, Mobile, Dothan)
Hd: Jack A. Boadway, SrVP
PersTr: Douglas C. Bell, VP
CorpTr: Carl B. Smith, VP
TrInv,ComTrF: Donald M. Helton, VP
EmplBen: Phillip Owings, VP
TrOpers: Roger L. Brown, SrTO
RE: Ronald H. Moon, SrTO

CENTRAL BANCSHARES OF THE SOUTH
701 S. 20th St. 35296
205/933-3285 Tr$378 Mil
(Branches in: Decatur, Florence, Huntsville, Montgomery)
Hd: Charles S. Northen, III, SrVP&TO
PersTr, N. Alabama: Robert L. Shirley, VP&TO
PersTr, S. Alabama: John R. Martin, VP&TO
CorpTr: Charles O. Trotter, VP&TO
TrInv,Nb: Michael E. Murry, VP&SrTO
ComTrF: Sandra Little
EmplBen: William H. Phillips, VP&TO

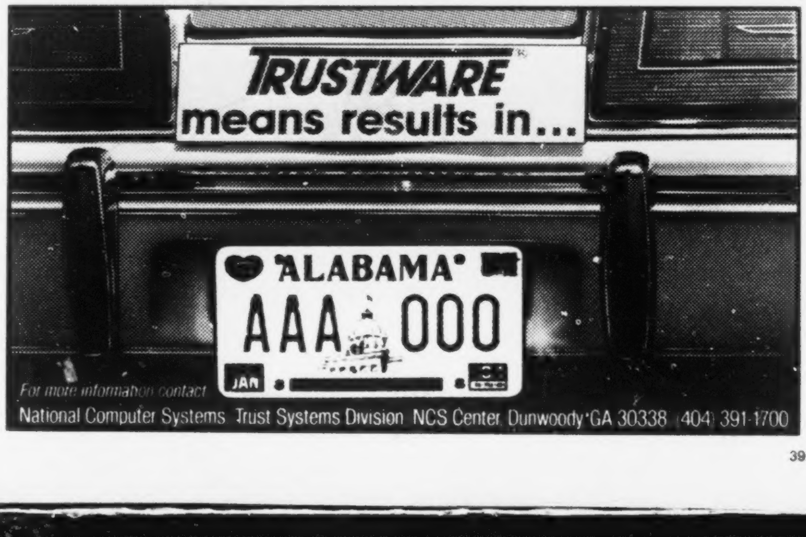
CITY NATIONAL BANK
1928 First Ave. North 35203
205/328-4490 Tr/o$30 Mil
Hd: Jack M. Pate, VP&TO

FIRST ALABAMA BANK OF BIRMINGHAM
P.O. Box 10247 35202
205/326-7226 Tr$350 Mil
Hd: B.L. Brown, SrVP,Tr
PersTr: Wimberly Miree, Jr., VP&SrTO
CorpTr: Roy Birdwell, VP&CorpTrMgr
EmplBen: Thomas R. Gamble, VP&EmpBenTO
TrOpers: John Jackson, TOpO
Nb: Reid Wills, VP&TrNbMgr

FIRST NATIONAL BANK OF BIRMINGHAM
P.O. Box 11426 35202
205/326-5120 Tr$2.0 Bil
Hd: J. T. Noland, ExecVP&TO
V. E. Nichol, Jr., ExecVP&TO
PersTr,ComTrF,Nb: B. S. Carroll, SrVP&TO
EmplBen,CorpTr: Hugh B. Harris, Jr., SrVP&TO
TrInv: John H. Goff, Jr., SrVP&TO
TrOpers: W. Michael Graves, VP&TOpO
RE: Henry A. Long, Jr., SrVP&TO
Nb: Frederick O. Newman, SrVP&TO

Brewton

FIRST NATIONAL BANK
P.O. Box 469 36427
205/867-3235 Tr$30 Mil
Hd,Nb: Dan Britton, VP&TO
TrAdm: Bonnie Barnes, VP&TO
EmplBen: Raymond F. Lynn, Jr., TO
TrOpers: Elaine Catoe, AdmAsst



For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody·GA 30338 (404) 391-1700

ALABAMA (Cont'd)

Decatur

CENTRAL BANK OF ALABAMA,NatAssn
P.O. Box 1487 35601
205/353-0521
(Branch of Central Bancshares, Birmingham)
Paul E. Hargrove, VP&TO
Doris Drake, AsstTO

FIRST NATIONAL BANK
P.O. Box 1488 35602
205/353-0941 Tr$13 Mil
Hd: Evans Dunn, Jr., SrVP&TO
TrOpers: Earl W. Johnson, AsstTO

Demopolis

ROBERTSON BANKING CO.
P.O. Drawer 490 36732
205/289-3564
Hd,PersTr,CorpTr: Fred O. Braswell, Jr. Pres&TO

Dothan

FIRST ALABAMA BANK OF DOTHAN
P.O. Box 6507 36303
205/794-0411

FIRST NATIONAL BANK
101 E. Main 36303
205/793-1800 Tr$38 Mil
Hd,TrInv,ComTrF,EmplBen: Hank Gerards, VP
PersTr,CorpTr,TrOpers: Donna Wade, TO
PersTr: Donna Valeska, AsstTO
Nb: Pierce Flatt, ExecVP

East Gadsden

EAST GADSDEN BANK
801 E. Broad St.
P.O. Box 2398 35903
205/546-3326
Hd: Charles A. Cantrell, ExecVP&TODir

Enterprise

ENTERPRISE BANKING CO.
101 East Grubbs Ave. 36330
205/347-0502 Tr$.15 Mil
Hd: John W. Henderson
Nb: Ben B. Henderson, Jr., VP

Florence

AM SOUTH/SHOALS NATIONAL BANK
102 North Court St. 35630
205/766-5211 Tr$1.5 Mil
Hd: W. Woodrow Truitt, Jr.
PersTr: Carnelia Dean, TO

CENTRAL BANK OF ALABAMA,NatAssn
109 N. Court St. 35630
205/766-3211
(Branch of Central Bancshares, Birmingham)
Ralph Girdner, TO
Virginia Hall

THE FIRST NATIONAL BANK OF FLORENCE
202 N. Court St. 35630
205/764-2156 Tr$60 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Ralph E. Young, VP&TO
PersTr,TrInv,TrOpers: Jane F. Reding, TO
CorpTr: W.H. Mitchell, Pres

Gadsden

AMERICAN NATIONAL BANK
P.O. Box 389 35902
205/543-3000 Tr$25 Mil
Hd: Newman R. Nowlin, SrVP&TO
PersTr: J.T. Haynes, VP&TO
CorpTr: Mrs. Barbara Russell, AsstTO
TrOpers: Mrs. Carolyn Preskitt, AsstTO

FIRST ALABAMA BANK OF GADSDEN,NatAssn
P.O. Box 308 35902
205/543-9600 Tr$1.5 Mil
Hd: Ollie W. Nabors, ChmBd&TO

Greenville

FIRST NATIONAL BANK
P.O. Box 508 36037
205/382-6511 Tr$1.5 Mil
Hd: William D. Morgan, SrVP,Csh&TO

Huntsville

THE AMERICAN NATIONAL BANK OF HUNTSVILLE
P.O. Box 507 35804
205/533-5000 Tr$10 Mil
Hd: Lee E. Moncrief, SrVP&TO
PersTr,CorpTr,EmplBen,Nb: Phillip M. Floyd, VP&TO
TrInv.,ComTrF,TrOpers: Martha Yarbrough, AsstTO

CENTRAL BANK OF ALABAMA,NatAssn
200 W. Court Square 35804
205/532-6011
(Branch of Central Bancshares, Birmingham)
Anne Elling

FIRST ALABAMA BANK OF HUNTSVILLE,NatAssn
P.O. Box 680 35804
205/533-4411 Tr$63 Mil
Hd: Robert F. Clark, ExecVP&TO
CorpTr: Ruth H. Thomas, TO
EmplBen: W. Keith Childers, TO
Tr00Inv,ComTrF: Lon L. Witter, TrInvO
TrOpers: Betty V. Harrison, TO
Nb: Joan L. Wear, AsstTO

FIRST NATIONAL BANK OF ALABAMA-HUNTSVILLE
P.O. Box 107 35804
205/533-5520
Hd: Richard J. Smith, AsstVP&TO

PEOPLES NATIONAL BANK
409 Madison St. 35801
205/533-3600 Tr$15 Mil
Hd: R. Gary Saliba, VP&TO

Mobile

AMERICAN NATIONAL BANK & TRUST CO.
P.O Box 1628 36629
205/694-3431 Tr$38 Mil
Hd: H. Harrell Galloway, ExecVP&TO
Nb: Richard Mitchell, TO
PersTr: James G. Beck, VP&TO
TrInv,ComTrF: Kay I. McKee, TO
EmplBen: Richard R. Brady, TO
CorpTr,TrOpers: L. Duane Lane, VP&TO

COMMERCIAL GUARANTY BANK OF MOBILE
P.O. Box 1508 36633
205/432-8832 Tr$27 Mil
Hd,TrInv,PersTr,Nb: William T. Haynie, Jr., VP&TO
CorpTr,EmplBen: T. Bestor Ward, III
TrOpers: Carmen B. Williams

FIRST NATIONAL BANK
P. O. Box 1467 36621
205/438-8427 Tr$750 Mil
Hd: Joseph H. Baker, Jr., ExecVP&SrTO
PersTr: Samuel R. Stephenson, SrVP&TO
EmplBen: Alan Burns, AsstVP&TO
TrOpers: Bobby J. Johnson, VP&TO
Nb: Wayne Burgen, VP&TO
CorpTr: C.H. Gibbons, VP&TO
TrInv,ComTrF: Clay Wilson, VP&TrInvO

MERCHANTS NATIONAL BANK
106 St. Francis St.
P.O. Drawer 2527 36622
205/690-1411 Tr$645 Mil
Hd: William B. Inge, Jr., ExecVP&TO
PersTr: William E. Buckley, Jr., SrVP&TO
CorpTr: Frank W. Browing, Jr., VP&TO
EmplBen,Nb: Stewart Thames, Jr., VP&TO
TrInv,ComTrF: Harry A. Dinham, SrVP&TO
Walter Cleverdon, VP&TO
RE(Forestry): Donald L. Harper, VP&TO
(Oil,Gas,Min): A. Harold Winn, VP&TO

★Montgomery

ALABAMA NATIONAL BANK
P.O. Drawer 431 36195
205/834-9500 Tr$125 Mil
Hd: David L. Thomas, SrVP&TO
PersTr: Richard E. Wambsganss, VP&TO
CorpTr,EmplBen: L.V. Malatino TO
TrInv: J. Kenneth Alderman, TO
ComTrF: Jane Goins, TO
TrOpers: Annice A. Duncan, TO&TOpO
Nb: E. Carey Slay, Jr., TO

CENTRAL BANK OF MONTGOMERY
P.O. Box 295-C 36195
205/834-7400, Ext. 425
(Branch of Central Bancshares, Birmingham)
Theodore Greenspan, TO
Betty Moore, AsstTO

FIRST ALABAMA BANK OF MONTGOMERY,NatAssn
P.O. Box 511 36101
205/832-8200 Tr$500 Mil
Hd: Clinton C. Berry, Jr., SrVP&TO
PersTr: Allen I. Rushing, VP&TO
CorpTr: Walter L. Darby, VP&TO
TrInv: Jimmie Carnes, SrInvO
ComTrF: Robert W. Dick, TO
EmplBen: Mildred O. Markwell, TO
TrOpers: Laura E. Broughton, TOpO
Nb: Jeffrey W. Smith, TO
Est&Prob: Albert E. Byrne, VP&TO

UNION BANK & TRUST CO.
P.O. Box 2191 36103
205/265-8201 Tr/o$100 Mil
Hd: James G. Hawthorne, Jr., VP&SrTO
PersTr: Dennis W. Hanna, TO
EmplBen: Richard D. Smallwood, TO
CorpTr: Reuben Cook, TO
TrOpers: Mrs. Melba Burdette, TOpO
RE: Richard D. Berry, TREO

Opelika

FARMERS NATIONAL BANK
P.O. Box 510 36801
205/749-8361 Tr$1 Mil
Hd: Warner Williams, ExecVP&TO

Opp

FIRST NATIONAL BANK
P.O. Drawer A 36467
205/493-3581 Tr$4 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: C. Carroll Pierce, Pres&TO
PersTr: Jeanette Walker, TO
CorpTr,TrOpers: Hilda Pierce, TOpO

Phenix City

FIRST ALABAMA BANK OF PHENIX CITY, NatAssn
P.O. Box 550 36867
205/298-3674 Tr$.5 Mil
Hd: J.W. Gresham, SrVP&TO

PHENIX-GIRARD BANK
P.O. Drawer 70 36867
205/298-0691
Bartow D. Tomblin, VP&TO
Thomas L. Evans, VP&AsstTO

Selma

CITIZENS BANK & TRUST COMPANY
2605 Citizens Parkway 36701
205/875-2121
Hd: B. Ramsey Knight, Pres&CEO

CITY NATIONAL BANK
P.O. Box 559 36701
205/875-2230 Tr$2Mil
Hd: C.R. Cobb, VP&TO

FIRST ALABAMA BANK OF SELMA,NatAssn
P.O. Box 479 36701
205/875-2201 Tr/u$1 Mil
Hd: Roger C. Jones, Pres&TO

PEOPLES BANK & TRUST CO.
P.O. Box 799 36701
205/875-1000 Tr$8 Mil
Hd: Gary M. Pierson, VP&TO

Sylacauga

THE FIRST NATIONAL BANK
P.O. Box 630 35150
205/249-0341
Hd: Harry I. Brown, ChmBd,Pres&TO

Talladega

FIRST NATIONAL BANK
P.O. Box 797 35160
205/362-2334 Tr/o$2 Mil
Hd,CorpTr,TrInv,TrOpers,Nb: R. Merrell Sweat, Pres&TO
PersTr,Nb: Tim Hackney, AsstTO

Troy

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 569 36081
205/566-2270 Tr$8 Mil
Hd: Leon Hilyer, TO
Robert Butler, AsstTO

TROY BANK & TRUST CO.
P.O. Box 967 36081
205/566-1490 Tr$13 Mil
Hd: Lynda Floyd, VP&TO

Tuscaloosa

FIRST ALABAMA BANK OF TUSCALOOSA,NatAssn
2222 Ninth St. 35403
205/345-4610 Tr$51 Mil
Hd,PersTr,TrInv,Nb: Robert W. Monfore
CorpTr,TrOpers: Sory S. Dunn
ComTrF,EmplBen: Arnold P. Avery

FIRST NATIONAL BANK
P.O. Box 2028 35403
205/345-5000 Tr$145 Mil
Hd, EmplBen: Lowell A. Womack, SrVP&SrTO
PersTr: D. Wayne Childress, TO
TrInv: Stephen W. Reinhart, TO
TrInv: Rebecca K. Henderson, AsstTO
Nb: Ralph B. Quarles, VP&SrTO
EmplBen: Debbie King, AsstTO
TrOpers: David White, AsstTO

ALASKA

Anchorage

ALASKA NATIONAL BANK OF THE NORTH
Pouch 7-010 99501
907/278-4581
(Branch of Fairbanks)
Mgr,EmplBen,Nb: Jay H. Jeppson, VP&TO
PersTr,CorpTr: Onetta Landers, AsstMgr,VP&TO
TrInv: Thomas A. Packer, VP&IO
TrOpers: Jean Andrade

ALASKA STATEBANK
Trust Dept.
P.O. Box 240 99510
907/277-5661
Hd: Michael Lynch, Pres

FIRST NATIONAL BANK
P.O. Box 720 99510
907/276-6300 Tr$100 Mil
Hd,Trinv,Nb: R.W. Orell, VP&TO
ComTrF,CorpTr,EmplBen: V. Snyder, TO
Prob: Robert McKay, AsstTO
PersTr: Bud Watson, Adm

FIRST NATIONAL BANK OF FAIRBANKS
P.O. Box 900 99510
907/278-3543
(Branch of Fairbanks)
Hd: Douglas J. Blattmachr, VP&TO

NATIONAL BANK OF ALASKA
P.O. Box 600 99510
907/276-1132 Tr$400 Mil
Hd,Nb: Jerry H. Rigler, SrVP&TO
TrInv,ComTrF,PersTr: Charles F. Bailey, AsstVP&TO
CorpTr: Teresa Patka, VP&TO
EmplBen: Vernon E. Sayles, VP&TO
TrOpers: Donna McKay, AsstTO

PEOPLES BANK & TRUST
Pouch 7007 99510
907/279-7511 Tr$25 Mil
Hd,TrInv,ComTrF,PersTr: E. J. Nidbella, VP&TO
EmplBen: Catherine B. Renfro, TO
TrOpers: Norma Kramer, TO
EmplBen,Nb: Karen Jordan, TO

Fairbanks

ALASKA NATIONAL BANK OF THE NORTH
P.O. Box 60730 99706
907/479-2281 Tr$250 Mil
(Branches in Anchorage & Juneau)
Hd: David C. Lay, VP&SrTO

FIRST NATIONAL BANK OF FAIRBANKS
P.O. Box 1230 99701
907/452-2146
(Branch in Anchorage)
Hd,CorpTr,EmplBen,Nb: Douglas J. Blattmachr, VP&TO
Martin R. Anderson, AsstVP&TO
PersTr,TrOpers: John F. Smythe, AsstVP&TO
TrInv,ComTrF: Ashley W. Schmiedeskamp, VP&TO

★ Juneau

ALASKA NATIONAL BANK OF THE NORTH
One Sealaska Plaza 99801
907/586-2565
(Branch of Fairbanks)
Hd: David C. Lay, VP&SrTO

ARIZONA

Flagstaff

VALLEY NATIONAL BANK
123 N. LeRoux St. 86001
602/744-0671
(Branch of Phoenix)
Nancy Shoemaker, TrRep

Green Valley

FIRST INTERSTATE BANK OF ARIZONA NatAssn
475 W. Continental Rd. 85614
602/625-6164
(Branch of Phoenix)
Mgr: John H. Fowler, VP&TO

VALLEY NATIONAL BANK
151 W. Esperanza Blvd. 85614
602/625-8070
(Branch of Phoenix)
Hd: Richard E. McKnight, AsstVP

Mesa

THE ARIZONA BANK
P.O. Box 789 85201
602/898-6870
(Branch of Phoenix)
Mgr: Stephen J. Peterson, VP&TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1546 85201
602/834-2415
(Branch of Phoenix)
Mgr: Brent L. Lindsey, TO

UNITED BANK OF ARIZONA
P.O. Box 1606 85201
602/248-2465
(Branch of Phoenix)
Hd: Thomas H. Rhodes, TO

VALLEY NATIONAL BANK
66 W. Main St. 85201
602/261-1641
(Branch of Phoenix)
Hd: James A. Robb, VP

★ Phoenix

THE ARIZONA BANK
P.O. Box 2511 85002
602/262-2000 Tr/o$500 Mil
(Branches in Mesa, Scottsdale, Sun City & Tucson)
Hd: W.S. Andersen, SrVP&TO
PersTr,TrSvcs: Robert C. Mogle, VP&TO
TrInv,ComTrF: Stanley Rulapaugh, VP&TrInvO
Prob: Thomas Rumph, VP&TO
CorpTr: John P. Lorenzen, VP&TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 2669 85002
602/271-6345 Tr$975 Mil
(Branches in Green Valley, Mesa, Scottsdale, Sun City & Tucson)
Hd: Harold E. Thumma, SrVP&SrTO
PersTr: F. Harlan Loffman, VP&TO
CorpTr: Rose Kurowski, VP&TO
EmplBen: Michael A. O'Brien, VP&TO
TrOpers: Walter H. Leveen, VP
Nb: James W. Washington, VP&TO

TRUSTWARE
means results in...
NOV
ARIZONA
1050
GRAND CANYON STATE
For more information contact:
National Computer Systems, Trust Systems Division, NCS Center, Dunwoody GA 30338 (404) 391-1700

ARIZONA (Cont'd)

Phoenix (Cont'd)

GREAT WESTERN BANK & TRUST
P.O. Box 1095 85001
602/264-7441 Tr$425 Mil
(Branch in Tucson)
Hd,Nb: David W. Lee, Jr., VP&TO
PersTr: Nancy K. Splain, TO
TrOpers,CorpTr,ComTrF: S.C. Etchells, Jr., TO
TrInv: Richard D. Stern, VP
EmplBen: Frederick A. Steele, TO

MARSHALL & ILSLEY TRUST CO. OF ARIZONA
6245 N. 24 St. Prkwy, #1002 85016
602/954-7779
(Branch in Sun City)
Hd: Robert E. Templin, Pres
Nb: Kelsey L. Moline, ExecVP
PersTr: H.L. Halverson, VP
TrOpers: M. Colleen Gill, TO

THE NORTHERN TRUST CO. OF ARIZONA
4350 E. Camelback Rd. 85018
602/959-8550
Hd: Robert A. Williams, Jr., Pres
PersTr: Richard P. Tillack, VP
TrInv: Charles F. Henderson, VP
TrOpers: Thomas R. Schuknecht, Treas
Nb: James D. Bruner, VP

OLD COLONY TRUST CO. OF ARIZONA
2525 E. Arizona Biltmore Circle, S-119 85016
602/957-1911
(Affiliate of The First National Bank of Boston)
William K. Mackey, Jr., Pres
H. William Dean, VP
Colleen S. Kelly, TO

UNITED BANK OF ARIZONA
P.O. Box 2908 85062
602/248-2151 Tr/o$600 Mil
(Branches in Mesa, Sun City & Tucson)
Hd: Murray F. Wilson, SrVP&TO
PersTr: James T. Cleary, TO
TrInv: Norman E. Gardner, VP&TrInvO
ComTrF: Thomas H. Rhodes, TO
EmplBen: Betty J. Schepers, TO
TrOpers: Maggie Biastoch, TO
RE: James E. Gross, TREO&TO
Nb: Thomas P. Weaver, TO
Nb: Edward J. Nugent, TO

VALLEY NATIONAL BANK
P.O. Box 71 85001
602/261-2606 (Main Office)
602/261-1959 (Mgr) Tr/o$2.7 Bil
(Branches in Flagstaff, Green Valley, Mesa, Prescott, Scottsdale, Sun City, Sedona & Tucson)
State-Wide
Hd. Thomas E. McFarland, SrVP&Mgr
PersTr: John H. Noll, VP&Mgr
PhxAdmin: William R. Yeager, VP&Mgr
CorpTr: Grace McMorris, VP&Mgr
TrInv: Arthur Carlson, VP&Mgr
Trading: Lyle Wurtz VP
ComTrF,Eq: Lynn Yturri, VP
EmplBen: Lou Kisch, VP&Mgr
TrOpers: Neal Davis, VP&Mgr
Mktg: William C. Shiel, VP&Mgr
Tax: Robert D. Groth, VP&Mgr
RE: Kenneth W. Frankel
TrOpers: Joseph T. Keckeisen, TrVP
Nb: D. Bruce Frobes, VP
InvAdvAdmin: Jamie C. Dove, TO
AdminO: Jon P. Engebretson, TO

NORTHWESTERN-ARIZONA TRUST COMPANY
Suite A-310
6991 E. Camelback Rd. 85251
602/994-4681
(Affiliate Northwest-Bancorporation-Minneapolis)
Hd: John A. Miller, Pres
PersTr,Nb: Michael L. Chambers, TO
TrInv: William R. Hulings, VP

VALLEY NATIONAL BANK
4821 N. Scottsdale Rd. 85252
602/261-2175
(Branch of Phoenix)
Hd: Clifford R. Van Zile, VP

Prescott

VALLEY NATIONAL BANK
302 Gurley St. 86301
602/445-9500
(Branch of Phoenix)
Hd: William C. Myers, AsstVP

Scottsdale

THE ARIZONA BANK
P.O. Box 2089 85252
602/941-6161
(Branch of Phoenix)
Mgr: Robert H. Geffs, VP&TO

1st CHICAGO TRUST CO. OF ARIZONA
7501 E. McCormick Pkwy., Ste. 105 North 85256
602/945-5200

FIRST INTERSTATE BANK OF ARIZONA
P.O. Box Y 85252
602/271-6200
(Branch of Phoenix)
Mgr: William Hammargren, VP&TO

HARRIS TRUST COMPANY OF ARIZONA
6710 E. Camelback Rd. 85251
602/949-7800 Tr$200 Mil
(Wholly-owned subsidiary of Harris Bankcorp, Inc., of Chicago)
Hd: Robert Turpin, Pres
PersTr: Martha T. Thomas, VP
CorpTr,EmplBen: Thomas Hackett, VP
TrInv: George E. Fischer, VP
RE: James T. Andras, AsstVP

Sedona

VALLEY NATIONAL BANK
P.O. Box 1347 86336
602/282-4181
(Branch of Phoenix)
TrInv: Emil F. Bender, AsstVP
Adm,Nb: R. Thomas Oliphant, AsstVP

Sun City

THE ARIZONA BANK
P.O. Box 1099 85372
602/842-1960
(Branch of Phoenix)
Mgr: Lowell Horning, VP&TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1039 85372
602/271-6995
(Branch of Phoenix)
Mgr: Wilbert W. Runcorn, VP&TO

MARSHALL & ILSLEY TRUST COMPANY OF ARIZONA
10451 Palmeras Dr., Ste. 1200 85373
602/933-6237
(Branch of Phoenix)
Mgr: Rae McMillan

UNITED BANK OF ARIZONA
P.O. Box 1129 85372
(Branch of Phoenix)
Hd: Edward J. Nugent, TO

VALLEY NATIONAL BANK
10300 W. Thunderbird Blvd. 85351
602/977-4265
(Branch of Phoenix)
Hd: David L. Willets, VP

Tucson

THE ARIZONA BANK
P.O. Box 26936 85726
602/792-7774
(Branch of Phoenix)
Mgr: Iole Taylor, VP&TO

People.
Performance.
Pride.

Three reasons why we've reached over $3.5 billion in trust assets.

Valley National Bank of Arizona
Member FDIC

RRA
R ROWLIN & ASSOCIATES
4656 N. Oracle Road, Tucson, Arizona 85705
RICHARD L. ROGERS, Executive V.P. (602) 293-5480

REGIONAL OFFICES
NEW YORK CITY (212) 799-4471 J. ESKEW, V.P.
JACKSONVILLE (904) 721-8380 L. LEDEBUR, Sr. V.P.
LOS ANGELES ....OPENING IN EARLY 1982

NATIONAL EXECUTIVE SEARCH & CONSULTING SPECIALISTS CONCENTRATING IN TRUST BANKING, INVESTMENT MANAGEMENT AND GENERAL BANKING
SEND FOR OUR 1982 TRUST/INVESTMENT SALARY SURVEY AND BROCHURE.

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1871 85702
602/792-5512
(Branch of Phoenix)
Mgr: Philip C. Quindry, VP&TO

GREAT WESTERN BANK & TRUST
P.O. Box 12158 85732
602/747-5050
(Branch of Phoenix)
Nb,PersTr: Audrey H. Morgan, TO

OLD COLONY TRUST CO. OF ARIZONA
Ste. 915, 177 North Church St. 85701
602/884-8683
(Affiliate of the First National Bank of Boston)
Todd B. Ackerman, VP
John W. Jenkins, VP

UNITED BANK OF ARIZONA
P.O. Box 3043 85702
602/884-8900
(Branch of Phoenix)
Hd: Thomas P. Weaver, TO

U.S. FIDUCIARY CORPORATION
2020 Arizona Bank Plaza
33 North Stone 85701
602/327-6633, 624-9863 Tr$80 Mil
Hd: Ben Storek, Pres&Dir

VALLEY NATIONAL BANK
2 E. Congress St. 85702
602/792-7160
(Branch of Phoenix)
Hd: Edwin P. Voss, VP

ARKANSAS

Batesville

CITIZENS BANK
P.O. Box 2156 72501
501/793-3011 Tr$1 Mil
Hd: T.G. Vinson

FIRST NATIONAL BANK
P.O. Box 2557 72501
501/793-4141 Tr$5 Mil
Hd: Urba Hutchison, VP&TO

Benton

BENTON STATE BANK
146 West South St. 72015
501/778-0431 Tr$3 Mil
Hd: Jimmy R. Leech

THE UNION BANK OF BENTON
207 W. Conway St.
P.O. Box 687 72015
501/778-0411
Hd: O.B. Chandler, Jr., ExecVP&TO

Bentonville

BANK OF BENTONVILLE
P.O. Box 449 72712
501/273-3331 Tr$10 Mil
Hd: Carl T. Cosand, VP&TO
Nb: Fred Lookadoo, TO

Berryville

THE FIRST NATIONAL BANK
305-307 Public Square 72616
501/423-2168 Tr$4.5 Mil
Hd: W.A. Hudspeth, III

Blytheville

FARMERS BANK & TRUST CO.
400 W. Main St. 72315
501/763-8101 Tr$10 Mil
Hd,PersTr,CorpTr: Charles E. Ellis, TO

THE FIRST NATIONAL BANK
Ash & Second Sts. 72315
501/763-4443 Tr/u$1 Mil
Hd: Wm. J. Tomlinson, ExecVP&TO

Camden

FIRST NATIONAL BANK
P.O. Box 977 71701
501/836-5701 Tr$1 Mil
Hd: H. G. Williams, II, VP&TO

Carlisle

CITIZENS BANK & TRUST
North Court & Second St. 72024
501/552-7574 Tr$10 Mil
Hd: J. Michael Stuart
TrOpers, Nb: Bobbie Jean Pryor

Conway

THE FIRST NATIONAL BANK
1 National Plaza
Main St. 72032
501/327-6511 Tr$7 Mil
Hd: Ray Nyberg, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 729 72032
501/329-5656 Tr$3.8 Mil
Hd: Richard P. Clark, II

Crossett

FIRST NATIONAL BANK OF CROSSETT
P.O. Box 597 71635
501/364-4613 Tr$5 Mil
Hd: Willard C. Huskins, VP&TO
TrOpers: J. Jenkins, AsstTO

De Witt

DE WITT BANK & TRUST CO.
P.O. Drawer 71 72042
501/946-3535 Tr$7 Mil
Hd: Frank Ellis, VP&TO
Ralph Relyea, TO

FIRST NATIONAL BANK
P.O. Drawer 511 72042
501/946-3551
Hd: Warren A. Jennings, VP&TO

Des Arc

FARMERS & MERCHANTS BANK
P.O. Box 369 72040
501/256-4191 Tr$3.8 Mil
Hd: R.L. Morton, Pres&TO

Dumas

MERCHANTS & FARMERS BANK
Waterman St. 71639
501/382-4311 Tr$1.3 Mil
Hd: J. Michael Jones, TO

El Dorado

EXCHANGE BANK & TRUST CO.
P.O. Box 641 71730
501/862-6683
Hd: Tandy Menefee, TO

FIRST NATIONAL BANK
P.O. Box 751 71730
501/863-3181 Tr$79.1 Mil
Hd,EmplBen,Nb: David L. Barry, VP&TO
PersTr,CorpTr: Mrs. Voncile Berry, VP&TO
TrInv,ComTrF: Thomas W. Weeks, SrVP&IO
TrOpers: Joe White, VP&TO

NATIONAL BANK OF COMMERCE
P.O. Box 992 71730
501/862-8161 Tr$10 Mil
Hd: C. Duke Allison, Jr., SrVP&TO

Fayetteville

FIRST NATIONAL BANK
P.O. Box 1287 72701
501/521-6123 Tr$30 Mil
Hd,TrInv,Nb: Dennis L. Smith, SrVP&TO
PersTr,EmplBen: Don DeFreece, TO
CorpTr,ComTrF,TrOpers: Don Wood, AsstVP&TO

McILROY BANK & TRUST
P.O. Box 1327 72701
501/575-1000 Tr$13 Mil
Hd: W.I. Sloan, VP&TO
EmplBen,Nb: J.W. Gould, SrVP&TO

Forrest City

FIRST NATIONAL BANK OF EASTERN ARKANSAS
P.O. Box 351 72335
501/633-3112 Tr$4 Mil
Hd,PersTr,CorpTr: T.C. Pope, VP&TO

PLANTERS BANK & TRUST CO.
321 North Rosser St. 72335
Hd: Joyce L. Clark, SrVP&TO

Fort Smith

CITY NATIONAL BANK
P.O. Box 47 72902
501/785-2811 Tr$10 Mil
Hd: Jeryl Q. Looper, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 7 72902
501/782-2041 Tr$64 Mil
Hd: Chas. A. Beasley, SrVP&TO

MERCHANTS NATIONAL BANK
P.O. Box 8 72902
501/785-1421 Tr$56 Mil
Hd: E.B. Brown, VP&TO
TrOpers: John Alford, TO
Mary Durham Adams, TO

TRUSTWARE
means results in...
"ARKANSAS"
EGR 001
LAND OF OPPORTUNITY
For more information contact
National Computer Systems Trust Systems Division, NCS Center, Dunwoody GA 30338 404 391 1700

ARKANSAS (Cont'd)

Gillet

PLANTERS & MERCHANTS BANK
Main & Third Sts. 72055
501/548-2211 Tr/u$1 Mil
Hd: Jerry M. Dyer

Greenwood

FARMERS BANK
72936
501/996-4171 Tr/u$1 Mil
Hd: Means Wilkinson, ChmBd

Harrison

FIRST NATIONAL BANK
P.O. Box 730 72601
501/741-2355 Tr$1 Mil
Hd: Billie Norton

THE SECURITY BANK
P.O. Box 1078 72601
501/741-8200 Tr/u$1 Mil
Hd: Wayne Clark, Pres&CEO

Helena

FIRST NATIONAL BANK OF PHILLIPS COUNTY
P.O. Box 160 72342
501/338-6751 Tr$6 Mil
Hd,PersTr,CorpTr: David Solomon, TO
TrOpers: H.M. Richmond, VP&Csh

HELENA NATIONAL BANK
P.O. Box 280 72342
501/338-6451 Tr/u$1 Mil
Hd: John M. Moye, Jr., Pres&TO

Hope

CITIZENS NATIONAL BANK
P.O. Box 599 71801
501/777-2313 Tr/u$1 Mil
Hd: Mitchell LaGrone, VChm&CEO
C. W. Kelly, Pres
June C. Reynolds, VP&TO
Cecil J. O'Steen, SrVP,Csh&AsstTO
Dennis Ramsey, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 520 71801
501/777-2363 Tr/u$1 Mil
Hd,PersTr,CorpTr: Thomas E. Hays, Jr., Pres

Hot Springs

ARKANSAS BANK AND TRUST COMPANY
P.O. Box 5640 71901
501/624-4616 Tr$35 Mil
Hd,TrInv,Nb: Charles L. Fager, Jr., SrVP&TO
PersTr,ComTrF: Winnie Trawick, TO
CorpTr,EmplBen,TrOpers: John Jacobs, VP&TO

FIRST NATIONAL BANK OF HOT SPRINGS
P.O. Box 1000 71901
501/321-8075 Tr$35 Mil
Hd,Nb: Larry Brian, VP&TO
PersTr,EmplBen: Richard McMinn, AsstTO
CorpTr,TrOpers: Lola Fisher, TO
TrInv,ComTrF: Mike Dowling, TrInvO

Jacksonville

FIRST JACKSONVILLE BANK
P.O. Box 827 72076
501/982-4511 Tr$11 Mil
Hd: Edwin B. Cantrell, III

Jonesboro

CITIZENS BANK
P.O. Box 1090 72401
501/932-6603 Tr$55 Mil
Hd,Nb: R.H. Coatsworth, VP&TrMgr
ComTrF: Steve Baker, TO
EmplBen: Deborah McDonald, TO

MERCANTILE BANK
P.O. Box 6018 72401
501/935-5521 Tr$17 Mil
Hd: Dick Gray, VP&SrTO
PersTr: Betty Pittman, TO
CorpTr,TrOpers: Lola Sikes, TO
EmplBen,Nb: Fred Hargett, TO

★Little Rock

COMMERCIAL NATIONAL BANK
P.O. Box 1331 72203
501/224-1700 Tr$100 Mil
Hd: Dale J. Wintroath, SrVP&Mgr
PersTr: A. Leon Helms, VP&SrTO
CorpTr: Greer Baxley, CTO
TrInv: Jim Kennedy, SrVP
EmplBen: Carol Hardwick, TO
TrOpers: Doris Jackson, AsstTOpO
Nb: Warren Jones, TrMktRep

FIRST NATIONAL BANK
Capitol & Broadway Sts. 72201
501/371-7301 Tr$300 Mil
Hd: Walter C. Jennings, SrVP
PersTr: Dan E. Bartell, VP&TO
TrInv,ComTrF: John Fogleman, Jr., VP&TrInvO
TrOpers: Randy Sims, TOpO
TrCoun: J. H. Rice, Jr.

PULASKI BANK & TRUST CO.
Pierce & R Sts. 72207
501/661-7773 Tr$10 Mil
Hd: Ronald E. King
TrOpers: Holly Mathisen, TrAsst

UNION NATIONAL BANK
P.O. Box 1541 72203
501/378-4221 Tr/o$200 Mil
Hd: Michael O'Brien, SrVP&TrMgr
Wm. H. Webster, SrVP&SrTO
Henry McCord, VP&TO
PersTr: Martha M. McCaskill
CorpTr: Wm. H. Thompson, VP&CTO
TrInv: Aubrey Avants, TrInvO
ComTrF: G. W. Binns, TO
EmplBen,Nb: Dell Arnold
TrOpers: Frances Heard, TOpO

WORTHEN BANK & TRUST CO.,NatAssn
P.O. Box 1681 72203
501/378-1237
Hd: Lawrence B. Burrow, SrVP
PersTr: William L. Blair, VP&TO
Kelley Johnson, TO
CorpTr: Harold L. Tate, VP&CTO
TrInv: Dwight L. Goodwin, VP&TrInvO
EmplBen: Jack C. Thomas, VP&AsstDivMgr
TrOpers: Thomas N. Narrell, TOpO

Magnolia

FARMERS BANK & TRUST
North Court Square 71753
501/234-2211 Tr$4.4 Mil
Hd: Dean Reagan, TO

FIRST NATIONAL BANK
P.O. Box 400 71753
501/234-1234 Tr$8.7 Mil
Hd: Homer F. Greer, Jr., VP&TO

McGehee

McGEHEE BANK
P.O. Box 787 71654
501/222-3151 Tr$6 Mil
Hd: W.W. Williams, Jr., ExecVP&TO
Nb: Sam Bowman, Chm

Monticello

COMMERCIAL BANK & TRUST COMPANY
P.O. Box 150 71655
501/367-6221 Tr/u$1 Mil
Hd: Jim Searcy, VP&TO

UNION BANK & TRUST CO.
71655
501/367-3453 Tr/u$1 Mil
Hd: Virginia Pierce, SrVP&TO

Mountain Home

FIRST BANK & TRUST CO.
P.O. Drawer F 72653
501/425-2101 Tr$12 Mil
Hd: Charles F. Vandegrift, VP&TO

PEOPLES BANK & TRUST
9th & Baker Sts. 72653
501/425-2166 Tr$5.5 Mil
Hd: Philip R. Dixon, TO

Newport

THE FIRST STATE BANK OF NEWPORT
P.O. Box 340 72112
501/523-2744 Tr/o$2 Mil
Hd,PersTr,CorpTr: Wesley M. Harmon, TO

North Little Rock

FIRST AMERICAN NATIONAL BANK
P.O. Box 5761 72119
501/372-8351 Tr$25 Mil
Hd,PersTr,CorpTr: Michael P. McBryde, TO
TrInv: Michael McGibbony, IO
TrOpers: Anne Porter, TrAdm

THE TWIN CITY BANK
One Riverfront Place 72119
Hd: Kenneth D. Hammonds

Merrill Lynch Institutional Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

SEE PAGE 119 FOR DETAILS

Paragould

SECURITY BANK
Court & Pruett Sts. 72450
501/239-9571 Tr/u$1 Mil
Hd: Donna Carter, TO

Pine Bluff

NATIONAL BANK OF COMMERCE
P.O. Box 6208 71611
501/534-1131 Tr$82 Mil
Hd,EmplBen: Thomas W. Spillyards
PersTr: William L. Little, SrVP&TO
TrInv,ComTrF: Louis M. Dunklin
TrOpers: Bonnie Rauls, AsstTO
Iris Rushing, AsstTO

SIMMONS FIRST NATIONAL BANK
P.O. Box 7009 71611
501/541-1110 Tr$64 Mil
Hd,Nb: John L. Rush, SrVP&TO
PersTr: H. Baker Atwood, TO
Robert L. Hart, Jr., TO
TrInv,ComTrF: George Talbot, Jr., TrInvO
EmplBen: James W. Eaton, TO
Farm Mgr: Odell Pearcy

Reyno

FARMERS & MERCHANTS BANK
72462
501/769-2300 Tr$1 Mil
Hd: William A. Sandlin, Pres.

Rogers

FARMERS & MERCHANTS BANK
3rd & Chestnut 72756
501/636-4233
Hd: Etsyl Sparkman

FIRST NATIONAL BANK
110 North Second St. 72756
501/636-1975
Hd: Charles B. Neal, VP&TO

Russellville

PEOPLES BANK & TRUST CO.
P.O. Box 220 72801
501/968-2112 Tr$3.5 Mil
Hd: Glenna C. Long, TO

Searcy

FIRST NATIONAL BANK
P.O. Drawer 608 72143
501/268-4211
Hd: Wayne Hartsfield, Pres&TO

FIRST SECURITY BANK
P.O. Box 1009 72143
501/268-9871 Tr$5 Mil
Hd: William L. Newton, TO

Sheridan

GRANT COUNTY BANK
101 North Oaks St. 72150
501/942-3145 Tr/u$1 Mil
Hd: D. E. McCoy, Jr., Pres&TO

Siloam Springs

ARKANSAS STATE BANK
P.O. Box 400 72761
501/524-8101 Tr$1 Mil
Hd: Art Morris, VP&TO

FIRST NATIONAL BANK
P.O. Box 130 72761
501/524-5141 Tr$2 Mil
Hd: Field Wasson

The Directory of Trust Institutions is included in a T&E subscription!

Springdale

FIRST NATIONAL BANK
P.O. Box 249 72764
501/751-3400 Tr$9 Mil
Hd: Max Sample, ExecVP&TO

FIRST STATE BANK
P.O. Box 189 72764
501/751-1500 Tr$22 Mil
Hd: Robert Phillips, TO
PersTr: Joan Legg, TrAdm
TrOpers,CorpTr: Mildred Clark, TrAdm

Stuttgart

FARMERS & MERCHANTS BANK
Box 947 72160
501/673-6911 Tr$12 Mil
Hd: Gary Hudson, VP&TO
Bev S. Keller, AsstTO

FIRST NATIONAL BANK
P.O. Drawer 908 72160
501/673-3545 Tr$15 Mil
Hd: Rick McGraw
TrOpers: Pam Smith
FM: Floyd Voumard

Texarkana

STATE FIRST NATIONAL BANK
P.O. Box 8000, State Line Plaza 75502
501/773-4541 Tr$38 Mil
Hd,PersTr,CorpTr,Nb: Gregory S. Torrance, TO
TrInv,EmplBen: Pat Bell
ComTrF,TrOpers: Brenda Engster, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
501/792-7166 Tr$70 Mil
Hd,PersTr,CorpTr,Nb: Cloys V. Johnson, SrVP&TO
TrInv,EmplBen,TrOpers: Robert McDowell, TO

Van Buren

CITIZENS BANK & TRUST CO.
P.O. Box 469 72956
501/474-1201 Tr/u$1 Mil
Hd: R.H. Terry, VP&TO

Warren

FIRST STATE BANK
P.O. Box 29 71671
501/226-2601 Tr$1 Mil
Hd: Freddie M. Mobley, Pres&TO

WARREN BANK & TRUST CO.
P.O. Box 350 71671
501/226-2621 Tr$10 Mil
Hd: Gerald D. Burton, SrVP&TO

West Memphis

BANK OF WEST MEMPHIS
P.O. Box 2128 72301
501/735-2922 Tr$1 Mil
Hd: Arley Knight, VP&TO
TrOpers: Mary Goe, VP&TOpO

Wynne

CROSS COUNTY BANK
P.O. Box 9 72396
501/238-8171 Tr/u$1 Mil
Hd: Rafe Andrews, TO
Larry Lawson, AsstTO

FIRST NATIONAL BANK
P.O. Box 129 72396
501/238-2361 Tr$10 Mil
Hd: Doyl E. Brown, Pres&TO
Phillip Young, AsstTO

CALIFORNIA

Bakersfield

BANK OF AMERICA,NatAssn
1440 Truxtun Ave. 93301
805/395-2231
Hd: Clyde L. McDonald, AsstVP-Trust

Beverly Hills

BANK OF AMERICA,NatAssn
1800 Avenue of the Stars 90067
213/550-3664
Hd: Albert F. Wincher, VP&TO

CITY NATIONAL BANK
400 N. Roxbury Dr. 90210
213/550-5656 Tr$756 Mil
(Offices in LaJolla, Newport Beach, Palm Desert/Palm Springs)
Hd: G. B. Williams, SrVP
PersTr: Gary Fentress, VP&TO
CorpTr: Carol Janes, VP&TO
TrInv: Neal Genda, VP&TrInvO
EmplBen: Edwin Parker, VP&TO
TrOpers: John Taylor, VP
RE: Robert Beaudry, VP&TO

CROCKER NATIONAL BANK
10110 Santa Monica Blvd. 90067
213/550-2964
(See TrHdq, San Francisco)
Mgr: F. Parker Geesen, VP&SrTO
Nb: P. Joyce, VP&TO

FIRST INTERSTATE BANK OF CALIFORNIA
9601 Wilshire Blvd. 90213
213/878-1151
(Branch of Los Angeles)
Hd: William Medley, VP&Mgr
Nb: Charles Starr, Jr., VP

TRUSTWARE
means results in...
JUL
CALIFORNIA
SAM 123

For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

CALIFORNIA (Cont'd)

Beverly Hills (Cont'd)

TITLE INSURANCE & TRUST CO.
P.O. Box 3758
405 S. Beverly Dr. 90212
213/852-6011
(Branch of Los Angeles)
Mgr: Brian T. Kennedy, VP&TO

WELLS FARGO BANK,NatAssn
433 N. Camden Drive 90210
213/550-2183
(District Trust Office of Los Angeles)
Hd: James G. Murray, VP&TO
EmplBen,SoCA: Kendall Ranck, VP&TO
Nb: William M. Stowell, VP&TO

Carmel

FIRST INTERSTATE BANK OF CALIFORNIA
Carmel Rancho Road 93921
408/624-2771
(Branch of Los Angeles)
Hd: Frank D. Lawrie, VP&Mgr

WELLS FARGO BANK, NatAssn
26609 Carmel Center Place 93921
408/624-1522
(District Trust Office of San Francisco)
Hd: Shirley A. Snyder, VP&TO

Century City

SECURITY PACIFIC NATIONAL BANK
1901 Ave. of the Stars 90067
213/552-4133
Mgr: Barry Hunter, VP

UNION BANK
1900 Ave. of the Stars 90067
213/550-6465
(Branch of Los Angeles)
Hd: Robert E. Fairfax, VP&SrTO

Chico

BANK OF AMERICA,NatAssn
412 Broadway 95927
916/342-0151
Hd: William W. Haney, AsstVP&TO

Claremont

SECURITY PACIFIC NATIONAL BANK
203 Yale Ave. 91711
714/621-9563
Mgr: Fred Nelson, VP

Del Amo

BANK OF AMERICA,NatAssn
21605 Hawthorne Blvd., Pavilion C
Del Amo Financial Center 90503
213/316-1275
Hd: Marlene M. McDowall, AsstVP&TO

El Toro

AHMANSON TRUST COMPANY
Home Savings & Loan Bldg.
23861 El Toro Rd., Ste. 301-A 92630
714/770-2650
(Branch of Los Angeles)
Nb: Francis M. Smith, Conslt
John DeRosa, TO

Encino

SECURITY PACIFIC NATIONAL BANK
16130 Ventura Blvd. 91436
213/997-2041
Mgr: Robert W. Rainey, VP

Escondido

BANK OF AMERICA,NatAssn
214 West 2nd Ave. 92025
714/489-2021
Hd: Louise Morgan, AsstVP&TO

SAN DIEGO TRUST & SAVINGS BANK
1401 E. Valley Pkwy. 92025
714/746-5151
(Branch of San Diego)
Hd: Max E. Thompson, VP&TO
William Barnhill, AsstVP&TO

SECURITY PACIFIC NATIONAL BANK
145 N. Escondido Blvd. 92025
Mgr: James Bell, VP

Eureka

BANK OF AMERICA,NatAssn
415 Fourth Street 95501
707/443-7533, Ext. 32
Hd: Ronald G. Chittock, AsstVP&TO

Fresno

BANK OF AMERICA,Nat Assn
1011 Van Ness Avenue 93721
209/488-7451
William E. McConville, VP&TO

CROCKER NATIONAL BANK
2125 Fresno St. 93721
209/441-5097 Tr$30 Mil
(See TrHdq. in San Francisco)
Mgr: Dennis R. Hoagland, VP&TO
Nb: Neil M. Chrisman, TO

LLOYDS BANK CALIFORNIA
2035 Fresno St. 93721
209/485-5220
(Branch of Los Angeles)
Hd: Charles R. Turley, TO

SECURITY PACIFIC NATIONAL BANK
666 West Shaw Ave., Ste. 199 93704
209/224-4030
Mgr: Richard H. Smith, VP

Hemet

FIRST TRUST BANK
P.O. Box 609 92343
714/652-5011
(Branch of Ontario)
Hd: Gael Anderson, RegTO
PersTr: Dottie Brown, TrAdm

Hollywood

SECURITY PACIFIC NATIONAL BANK
7060 Hollywood Blvd.,
Suite 315 90028
213/468-2055
Mgr: Doris Barham, VP

Lafayette

SECURITY PACIFIC NATIONAL BANK
7060 Hollywood Blvd., Suite 315 90028
213/468-2055
Mgr: Richard W. Cayford

Laguna Hills

BANK OF AMERICA,NatAssn
23521 Paseo De Valencia 92653
714/951-4174
Hd: Carl E. Chamberlain, AsstVP

CALIFORNIA FIRST BANK
23511 Paseo De Valencia 92653
714/830-3200
(Branch of San Diego)
Forest West, TO
JoAnn Hess, TrAdm

FIRST INTERSTATE BANK OF CALIFORNIA
24032 El Toro Rd. 92653
714/837-1140
(Branch of Los Angeles)
Nb: Bob Lagerquist

LAGUNA HILLS MOTOR BANK
24380 Moulton Pkwy. 92653
714/951-5222
(Branch of Los Angeles)
Hd: Darliene Evans, TO&Mgr

SECURITY PACIFIC NATIONAL BANK
24211 Paseo De Valencia 92653
714/581-2450
Mgr: Richard M. Thomas, VP

La Jolla

BANK OF AMERICA,NatAssn
7680 Girard Ave. 92037
714/294-2907
Hd: Ronald Hadley, AsstVP

CALIFORNIA FIRST BANK
7807 Girard Ave. 92037
714/294-4770
(Branch of San Diego)
Mgr: E.A. Cameron, VP
Nb: Charles A. Guthrie, VP

CITY NATIONAL BANK
8950 Villa La Jolla Drive 92037
714/455-7590
(Branch of Beverly Hills)
Hd: Edward Lupton, TO

CROCKER NATIONAL BANK
7714 Girard Ave. 92037
714/454-9144
(See TrHdq. in San Francisco)
Mgr: Garet B. Clark, VP&TO

Merrill Lynch Government Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

SEE PAGE 73 FOR DETAILS

FIRST INTERSTATE BANK OF CALIFORNIA
7855 Ivanhoe Ave. 92037
714/231-2142
(Branch of Los Angeles)
Hd: Charleen Cirese, TO&Mgr
Nb: John Kinneberg

LA JOLLA BANK & TRUST CO.
P.O. Box 1500 92038
714/455-5040 Tr$72 Mil
Hd: James T. Slingsby, SrVP&Mgr
Adm: Virginia Corrente, AsstVP&TO
TrOpers,EmplBen: Gary Benda, TO

SAN DIEGO TRUST & SAVINGS BANK
7733 Girard Ave. 92037
714/238-4607
(Branch of San Diego)
Hd: Gordon Harris, AsstVP&TO
Michael Stucky, TO

SECURITY PACIFIC NATIONAL BANK
7835 Ivanhoe Ave. 92037
714/283-8315
Mgr: Richard B. Higgins, VP

WELLS FARGO BANK,Nat Assn
7602 Girard Ave., Ste. 202 92037
714/238-6342
(District Trust Office of Los Angeles)
Paul P. Bianchi, Jr., AsstVP&TO

Long Beach

BANK OF AMERICA,NatAssn
444 West Ocean Blvd., 10th Fl. 90812
213/599-4486
Hd: Patrick D. O'Leary, VP&TO

FARMERS & MERCHANTS TRUST CO.
P.O. Box 1370 90801
213/437-0011 Tr$120 Mil
Robert Leavelle, SrVP,TO&Sec
A. M. Clearman, SrVP
Eugene Mac Amos, SrVP&TO
William E. Maloney, VP&TO
Helen V. Williams, AsstTO
Cloy D. Huntress, AsstTO

SECURITY PACIFIC NATIONAL BANK
102 Pine Ave. 90802
213/590-3041
Mgr: C.W. Clarchick, VP

Los Angeles

AHMANSON TRUST COMPANY
3701 Wilshire Blvd., Ste. 1000 90010
213/487-2680 Tr$250 Mil
(Branch in El Toro)
Hd: Roger L. Lee, Pres
PersTr: Michael Becker, VP&TO
Lyle C. Loshbough, Jr., VP&TO
TrInv: John L. Polk, VP
EmplBen: Richard A. Kanner, VP&TO
TrOpers: Jai Sondhi, AsstVP/Opers
Nb: Gordon K. Craig, VPMktg
Mgt: Francis M. Smith, Conslt

BANK OF AMERICA,NatAssn
555 South Flower Street 90071
213/683-2070
Hd: Charles I. Hargrove, VP&RegTO

BANK OF CALIFORNIA,NatAssn
550 S. Flower St. 90071
213/972-2297
(HdOffice: See San Francisco)
Hd: Michael J. Casey, VP&SrTO
PersTr: D. F. Nosworthy, VP&TO
TrInv: Gary L. Stone, VP&IO
TrOpers: Judith N. Chavez, TOpO
EmplBen: Robert J. Orsini, AsstVP&TO
Nb: W. Anthony Burton, VP&TO
Sub-Div,ComTrF: H. R. Billings, VP&TO
Prob: H. J. Bryant, TO
RE: George L. Carter, VP&TO

BANK OF THE WEST
281 S. Figueroa 90012
213/276-9649
(Branch of San Jose)
Hd: Thomas R. Jones, VP&TO

When a deaf child learns to talk our work speaks for itself.

Talk is not cheap to the child whose ears are sealed to the world. Nor to his parents. Every word comes hard. Words can come through with the help and understanding offered by John Tracy Clinic.

Your help comes in asking testators to consider what the gift of speech can mean to a deaf child, and how a bequest can help extend our free services to preschool deaf children and their parents.

To learn more about our program, write Mrs. Spencer Tracy, 806 West Adams Blvd., Los Angeles, Calif. 90007 (213) 748-5481

John Tracy Clinic

HOW TO REALIZE HIGHEST PRICES FOR RARE COINS

Consign to a
Bowers and Ruddy Galleries
Auction

$725,000
1787 Brasher Doubloon, realized
WORLD'S RECORD PRICE
in Garrett Collection Auction Sale

In 1980 Bowers and Ruddy's customers spent over $20 million at our auctions. Dozens of world record prices were established, including the world's most valuable coin, $725,000 for the Brasher Doubloon, and the world's record price for the largest rare coin collection sold at auction, $25 million for the Garrett Collection, property of the Johns Hopkins University.

Bowers and Ruddy Galleries is entrusted with these major collections and coins because important collectors know that their collections realize the highest prices at our auctions. They know their collections are secure and fully insured. And, as a subsidiary of General Mills, Inc., they know the financial stability of Bowers and Ruddy is unquestioned.

Do you or your clients have rare coins for sale? Call or write the Manager of our Auction Department. Our staff of numismatic professionals will be happy to appraise your material and explain our services.

PRINT OR TYPE

Dear Auction Manager:
I'd like to know more about how my coins can realize high prices through a Bowers and Ruddy auction. Send your **FREE** brochure to:
Name ______________________________
Street ______________________________
City/State/Zip ______________________________
Phone: (Bus.) ______________ (Home) ______________

WRITE FOR OUR FREE BROCHURE TODAY... "HOW TO SELL YOUR COINS FOR THE BEST PRICE."

TE-111 ($)

BOWERS AND RUDDY
A SUBSIDIARY OF GENERAL MILLS
Serving Numismatists For 28 Years 1953-1981
5525 Wilshire Boulevard, L.A., CA 90036 (213) 857-5700
Members: Professional Numismatists Guild,(Q. David Bowers, Member), International Association of Professional Numismatists

CALIFORNIA (Cont'd)

Los Angeles (Cont'd)

CALIFORNIA CANADIAN BANK
700 Flower St. 90017
213/626-0771
(Branch of San Francisco)
Hd: G.F. Wilson, AsstVP&TO
Milton R. Dumm, AsstVP&TO
Clara Templeton, TO

CALIFORNIA FIRST BANK
616 W. Sixth St. 90017
213/972-5272
(Branch of San Diego)
Mgr: Ed Conrad, TO
Chieko Ikari, TrAdm
Nb: Gordon D. Fisher, TO
Dennis Kunisaki, TO

CROCKER NATIONAL BANK
611 W. Sixth St. 90017
213/612-8417
(See TrHdq: San Francisco)
Mgr: Howard O. Wilson, SrVP
DeptMgr: Hilmer E. Sjolin, VP&TO
Acctg: E. Bruce Leavitt
CorpTr: Colin G. Glen, VP&TO
Court: W. Knox Taylor, VP&TO
EmplBen: William O. Dameworth, VP&TO
EmplBen,FinPlng: Lester T. Wood, VP&TO
LivTr: Clifford W. Simonson, VP&TO
PersTr,FinPlng: Alan Jordan, VP&TO
Prob: Stewart F. Semple, VP&TO
RE: James C. Ogilvie, VP&TO
Tax: Richard B. Rapozo, VP&TO
TrInv: F. John Early, VP&SrTrInvO

FIRST INTERSTATE BANK OF CALIFORNIA
707 Wilshire Blvd. 90017
213/614-4831 Tr/o$3.2 Bil
(Branches in Beverly Hills, Carmel Rancho, Laguna Hills, La Jolla, Oakland, Orange County, Palm Springs, Palo Alto, Paradise, Rancho Bernardo, Rossmoor-Walnut Creek, San Diego, San Francisco, & Santa Barbara)
Hd: Edwin M. Greenthal, SrVP
TrCoun: Lyston G. Jaco, VP
PersTr,TrAdmin: G. Andrew Bailard, VP
PrivTr: James E. Hanna, VP
CtTr: Donald F. Ugent, VP
RE: Don Smith, VP
CorpTr: Leonard P. Kolla, VP
EmplBen: Joseph G. Yadrick, VP
TrOpers: Geary Johnstone, VP
Nb: John Starrs, VP

LLOYDS BANK CALIFORNIA
TrDiv Home Office:
612 S. Flower St. 90017
213/629-4381 Tr$2.8 Bil
(Branches in Fresno, Pasadena, San Francisco, Santa Ana & Santa Barbara)
PersTrAdmin: George E. Zillgitt, SrVP&TO
John G. Furman, VP&TO
CorpTr: Warren F. Fuqua, TO
TrInv: John R. Thompson, VP&TIO
TrOpers: James L. Birdwell
Nb: Carl E. Stanford, VP&TO

SECURITY PACIFIC NATIONAL BANK
333 South Hope St. 90071
213/613-5587 Tr$12 Bil
(District Trust Offices in Century City, Claremont, Encino, Escondido, Fresno, Hollywood, Lafayette, Laguna Hills, La Jolla, Long Beach, Los Angeles, Monterey, Newport Beach, Palm Desert, Pasadena, Riverside, Sacramento, San Diego, San Francisco, San Mateo, Santa Ana, Santa Barbara, Santa Monica, Ventura & Westwood Village)
Hds: Robert H. Smith, ExecVP
Richard J. Andrews, SrVP
David L. Blanchfield, SrVP
Carl E. Carlson, SrVP
Scott S. Johnston, SrVP
Richard A. Spelke, SrVP
William F. Hodges, VP
CorpTr: James B. Black, VP
TrRE: Richard E. G. Park, VP
Int'lTr: Gary J. Matus, VP
TrTax: Barbara W. Stark, VP
EmpBenTr: Charles R. Cooper, VP
CorpTrSls: Thomas E. Connaghan, Jr., VP
TrMktg: Stanley Weinstein, VP
Los Angeles (Headquarters)
333 South Hope 90071
213/613-5241
Charles T. Lynch, VP

SUMITOMO BANK OF CALIFORNIA
615 South Grand Ave. 90017
213/688-1101
(Branch of San Francisco)
Collin Blakley, VP&DptyMgr
Richard Kinjo, AsstMgr&TO

TITLE INSURANCE & TRUST CO.
P.O. Box 54998 90054
213/614-7300 Tr$2 Bil
(Branches in Beverly Hills, Newport Beach, San Bernardino & San Diego)
Hd: Robert L. Hanson, SrVP&SrTO
PersTr: William E. Bell, VP&TO
CorpTr: Vincent L. Shepherd, VP&TO
TrInv,ComTrF: Robert G. Sether, SrVP
EmplBen: Vernon L. Heckelsmiller, VP&TO
TrOpers: Robert Cummings, VP
Nb: Raymond E. Johnson, VP
RE: Robert G. Riddle, VP

LOOKING FORWARD
SECURITY PACIFIC BANK
Fiduciary Services Group
Head Office: 333 So. Hope St., Los Angeles
Northern California Headquarters:
One Embarcadero Center, San Francisco
213-613-5587; 415-445-4139

Tax laws bless the planned giver.

That's right, thanks to the present tax laws your client can enjoy many benefits. Including:
1) Immediate tax savings.
2) Life income.
3) Inheritance tax reduction.

Braille Institute, founded in 1919, offers a complete program for planned giving. Different kinds of benefits can be obtained to meet the donor's needs – through gift annuities, wills and bequests, various types of trusts, or other plans.

Our Planned Giving Officers are equipped to educate and inform in specialized areas of estate planning. We will provide free consultation and specific literature in appropriate areas of interest.

Call or write:

BRAILLE INSTITUTE

Development Department
741 North Vermont Avenue
Los Angeles, CA 90029
(213) 663-1111

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

THE TRUST COMPANY OF CALIFORNIA
6380 Wilshire Blvd., Ste. 1100 90048
213/653-8710 Tr$180 Mil
Hd,TrInv: Ben A. Mancini, Pres,Dir&CEO
A. C. Rice, ChmBd
PersTr: Pat Tantisalidchai
ComTrF: Timothy Holland
EmplBen: Sarah F. Angevine, VP
TrOpers: Richard Webster
Nb: Seymour Jacoby, VP

TRUST COMPANY OF THE WEST
800 W. Sixth St. 90017
213/485-9500
Hd: Ernest O. Ellison, Pres
TrInv: Glenn C. Weirick, ExecVP
TrOpers: Sheilagh S. Ross, SrVP
Nb: Thomas E. Larkin, Jr., SrVP

UNION BANK
3810 Wilshire Blvd. 90010
213/480-6600 Tr$4 Bil
(Branches in Century City, San Diego & San Francisco)
Hd: Morris A. Densmore, ExecVP
PersTr: George E. Morrow, SrVP
CorpTr: Gary H. Gideon, VP
TrInv: Richard E. Grayton, SrVP
EmplBen: Eugene W. Ford, SrVP
TrOpers: Harold O. Tarabochia, VP

WELLS FARGO BANK,NatAssn
Southern CA Headquarters
770 Wilshire Blvd. 90017
213/683-7040
(See No. Hdq., San Francisco)
SoCAHdqHd: Vern Kozlen, VP&SrTO
Hd: George A Hopiak, SrVP&SrTO
Ronald W. Weibust, VP&TO
Nb: Peter L. Bailey, AsstVP&TO

Menlo Park

PACIFIC UNION BANK & TRUST CO.
800 Oak Park Grove Ave. 94025
415/321-2101 Tr$9.5 Mil
Hd: Larry E. Sargent, VP&SrTO

Monterey

BANK OF AMERICA,NatAssn
481 Tyler St. 93940
408/649-8811
Hd: Phillip W. Shopbell, VP&TO

CROCKER NATIONAL BANK
439 Alvarado St. 93940
408/649-4185
(See TrHdq, San Francisco)
Mgr: Robert J. Connelly, VP&SrTO

SECURITY PACIFIC NATIONAL BANK
659 Abrego St., P.O. Box 528 93940
408/373-3656
Mgr: David S. MacAlpine, VP

Newport Beach

THE BANK OF CALIFORNIA,NatAssn
1401 Dove St. 92660
714/833-3750
(Branch of San Francisco)
Hd: Barry P. O'Neil, VP&Mgr
MaryLou Osborne, AsstTO
Barbara Fuller, AsstTO

BANK OF NEWPORT
P.O. Box 2070 92660
714/760-6000 Tr$135 Mil
Hd: Patricia Foster, VP&SrTO
PersTr: C.J. King, Jr., VP&TO
EmplBen: James E. Woodlin, TO
TrInv: James C. Owens, TrInvO
TrOpers: Jeanette Maslac, TOpO

CALIFORNIA CANADIAN BANK
4699 Jamboree Blvd. 92660
714/752-6042
(Branch of San Francisco)
Hd: Barry O'Neil, VP&TO

CALIFORNIA FIRST BANK
1501 Westcliff Drive 92660
714/642-3111, Ext. 244
(Branch of San Diego)
Mgr: Richard L. Jackson, VP
EmplBen: Charles E. Wert, VP

CITY NATIONAL BANK
4100 MacArthur Blvd. 92660
714/752-0580
(Branch of Beverly Hills)
Hd: Calvin R. Anweiler, TO

CROCKER NATIONAL BANK
620 Newport Center Drive 92660
714/558-3456
(See TrHdq, San Francisco)
MgrNb: William F. Farley, VP&TO

FIRST AMERICAN TRUST CO.
2101 San Joaquin Hills Rd. 92660
714/640-2722
(Branch of Santa Ana)

INTERNATIONAL TRUST CO.
P.O. Box 2090 92663
714/644-4360 Tr$477 Mil
Hd: Jack L. Taufer, Pres
Fred S. Lafer, VP&Sec
Richard A. Patterson, VP&Treas
M. John Lippman, VP&AsstSec
Dennis W. Wootan, VP&TO
Patricia A. Snyder, VP&TO
Hanny Schroeder, AsstTO
Frank Edelstein, ExecVP&AsstSec
Gerda Breaux, TO
Gilbert N. Kruger, AsstSec
Norman A. Milks, AsstVP&TO
Dorothy Martin, AsstTO
Josh Weston, VP
Marvin Krein, TO
Stephen Treshansky, TO
Norma Bond, TO

NEWPORT HARBOUR NATIONAL BANK
P.O. Box 7670 92660
Hd: Geri Barnett, AsstVP&TO

SECURITY PACIFIC NATIONAL BANK
550 Newport Center Dr., Ste. 250 92660
Mgr: N. L. Lilley, VP

TITLE INSURANCE & TRUST COMPANY
P.O. Box 7450
3901 MacArthur Blvd. 92660
714/547-3333/833-7622
(Branch of Los Angeles)
Mgr: Curtis W. Merrill, V&TO

WELLS FARGO BANK,NatAssn
660 Newport Center Drive 92660
714/760-9183
(District Trust Office of Los Angeles)
Hd: Paul X. Geary, Jr., Mgr

Oakland

BANK OF AMERICA,NatAssn
1200 Broadway 94612
415/273-5151
Hd: D. J. Riordan, AsstVP&TO

CENTRAL BANK
301 20 St. 94612
415/834-1100 Tr$109 Mil
Hd: Edward F. O'Brien, VP&SrTO
PersTr: Herschel Kwinter, AsstVP&TO
CorpTr: Rina Colosimo, AsstVP
TrInv: Nicholas Kaye, TrInvO
EmplBen: James M. Killeen, AsstVP&TO
TrOpers: Isa Cisneros, SrTOpO
Nb: John Marino, PlngConslt

CROCKER NATIONAL BANK
1221 Broadway 94612
415/271-9411
(See TrHdq, San Francisco)
Mgr: Gordon M. Riddick, VP&TO
Nb: P. Rice, TO

FIRST INTERSTATE BANK OF CALIFORNIA
14th & Broadway 94612
415/271-9240
(Branch of Los Angeles)
Hd: Thomas J. Sheldon, TO&Mgr
Nb: Phil Persson

WELLS FARGO BANK,NatAssn
415 Twentieth St. 94604
415/464-1710
(District Trust Office of San Francisco)
Hd: Jack S. Selden, VP&TO
Nb: Kenneth N. Galloway, VP&TO

Ontario

FIRST TRUST BANK
437 N. Euclid Ave. 91761
714/983-0511 Tr$54.5 Mil
(Branch in Hemet)
Hd: Guy Beyersdorf, VP&ExecTO
PersTr: Anne G. Woods, TO
ComTrF,EmplBen: Peter Musto, TO
TrOpers: Marge West, TOpO
Ct: Ed Conrads, TO
Nb: James Gross, TO

California...
Let
Dreyfus
lead you out of the
cash management jungle.
Contact David Pinto
(212) 935-5920
Dreyfus Service Corporation
600 Madison Avenue
New York, NY 10022

CALIFORNIA (Cont'd)

Orange

WELLS FARGO BANK,NatAssn
101 E. Chapman Ave. 92666
714/973-3779
(District Trust Office of Los Angeles)
Hd: Donald C. Caskey, VP&TO

Orange County

BANK OF AMERICA,NatAssn
4141 MacArthur Blvd., Ste. 100 92660
714/759-4385
Hd: Rod T. Morrill, VP&TO

FIRST INTERSTATE BANK OF CALIFORNIA
4667 MacArthur Blvd., Newport Beach, 92660
714/558-5411
(Branch of Los Angeles)
Hd: Douglas J. McClelland, VP&Mgr
Nb. Chris Christensen, TO
EmplBen,Nb: Tony Jones

Oxnard

BANK OF A. LEVY
P.O. Box 272 93032
805/487-6541 Tr$140 Mil
Hd: Michael S. Milligan, SrVP
AsstMgr: David O. Rahn, VP
PersTr: Robert J. Triplett, TO
CorpTr,EmplBen: Oliver F. Freeman, TO
TrOpers: Barbara A. Dodson, TO

Palm Desert

SECURITY PACIFIC NATIONAL BANK
74-303 Highway 111 92260
714/568-1811
Mgr: Ted Manning

Palm Springs

BANK OF AMERICA,NatAssn
101 N. Palm Canyon Drive 92262
714/325-0011
Hd: John B. Delfino, VP&TO

CITY NATIONAL BANK
City National Plaza 92262
714/320-0701
(Branch of Beverly Hills)
Hd: Enzo Provenza, TO

CROCKER NATIONAL BANK
1711 East Palm Canyon Drive 92263
(See TrHdq, San Francisco)
Hd: Charles G. Conway, VP&TO

FIRST INTERSTATE BANK OF CALIFORNIA
296 South Palm Canyon Drive 92263
714/325-1451
(Branch of Los Angeles)
Hd: Grant A. Bird, TO&Mgr

Palo Alto

BANK OF AMERICA,NatAssn
530 Lytton Ave. 94301
415/329-2731
Hd: Frederick Robinson, AsstVP&TO

CROCKER NATIONAL BANK
250 University Ave. 94301
415/855-6616
(See Trust Hdq, San Francisco)
Mgr: Harry W. Cox, VP&TO
Nb: J. James, VP&TO

The typical reader of
TRUSTS & ESTATES
has been reading it
for 8.4 years.

FIRST INTERSTATE BANK OF CALIFORNIA
525 University Ave. 94301
415/324-1100 Tr$50 Mil
(Branch of Los Angeles)
Hd: B.G. Ross, TO&Mgr
PersTr: John I. Kessler, TO
Nb: William H. Hardy, TO

WELLS FARGO BANK,NatAssn
550 Hamilton Ave., Ste. 306 94301
415/855-7672 Tr$110 Mil
(District Trust Office of San Francisco)
Hd: Hall Palmer, VP&TO
Nb: Karen R. Jacobs, AsstVP

Panorama City

SECURITY TITLE INSURANCE CO.
(Trust Only)
P.O. Box 7632 91409
213/781-8900 Tr$30 Mil
Hd: Gerald Goldfisher, VP&TO

Paradise

FIRST INTERSTATE BANK OF CALIFORNIA
6848-Q Skyway 95969
916/877-6501
(Branch of Los Angeles)
Mgr: Eileen R. Hill, TO
Nb: Gene Albright, TO&Nb

Pasadena

BANK OF AMERICA, NatAssn
532 East Colorado Boulevard 91109
213/578-5061
Hd: William O. Gamble, VP&RegTO

CITIZENS COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 671
225 East Colorado Blvd. 91102
213/795-3000, 213/681-8186
Hd: Vernon F. Coss, ExecVP-TrDiv
Anne McNeely, AsstSec
John C. Davidson, VP&TO
Craig D. Lucas, VP&TO
C. J. Hagan, VP&TO
Kay Oronzo, TO
Christine Clark, AsstTO
Thomas P. Sweeney, AsstTO

CROCKER NATIONAL BANK
82 S. Lake Ave. 91101
213/449-8610 213/612-8061
(See TrHdq, San Francisco)
Mgr: Alan Jordan, VP&TO

LLOYDS BANK CALIFORNIA
587 E. Colorado Blvd. 91101
213/793-2121
(Branch of Los Angeles)
Hd: George E. Zillgitt, SrVP&SrTO

SECURITY PACIFIC NATIONAL BANK
230 E. Colorado Blvd. 91101
213/577-3036
Mgr: John S. Ward, Jr., VP

Pomona

BANK OF AMERICA,NatAssn
444 S. Garey Ave. 91769
714/620-3307
Hd: Francis T. McKenna, VP&TO

Rancho Bernardo

CALIFORNIA FIRST BANK
16880 Bernardo Center Dr. 92128
714/485-6550
(Branch of San Diego)
Mgr: Lois Wyatt, AsstVP
Nb: Kent B. Tuttle, VP

FIRST INTERSTATE BANK OF CALIFORNIA
16861 Bernardo Center Dr. 92128
714/487-2020
(Branch of Los Angeles)
Hd: Ronald G. Oman, TO&Mgr
Nb: John P. Kinneberg

Rancho Santa Fe

CALIFORNIA FIRST BANK
Avenida De Acacias 92067
714/756-2428
(Branch of San Diego)
Mgr: E. Douglas Dawson, VP
Nb: Kent B. Suttle, VP

Richmond

MECHANICS BANK
3170 Hilltop Mall Road 94806
415/222-0340 Tr$82 Mil
Hd,Nb: J. Paul Morrison, VP&TO
PersTr: Glenn Moss, TO
CorpTr,EmplBen: Lorcan J. Bowden, TO
TrOpers: Paul Sylvester, TO
TrInv,ComTrF: John G. Rubin, TO

Riverside

BANK OF AMERICA,NatAssn
3650 14th St. 92501
714/781-3315
Hd: Kyran M. Schmidt, VP&TO

SECURITY PACIFIC NATIONAL BANK
P.O. Box 712 92502
714/781-1384
Mgr: R.L. Chadwick, VP

Rossmoor-Walnut Creek

FIRST INTERSTATE BANK OF CALIFORNIA
1920 Tice Valley Blvd. 94595
415/939-3300
(Branch of Los Angeles)
Hd: Corrine M. Driscoll, TO&Mgr
Nb: Phil F. Persson

★Sacramento

BANK OF AMERICA,NatAssn
900 Eighth Street 95814
916/449-4355
Hd: Guy Coykendall, VP&RegTO

BANK OF CALIFORNIA,NatAssn
1010 8th St.
P.O. Box 987 95805
916/444-8600
(Branch of San Francisco)
Hd: Marrie D. Morris, VP&TO

CAPITOL BANK OF COMMERCE
455 Capitol Mall, Suite 310
P.O. Box 2311 95811
916/442-6990 Tr$20 Mil
Mgr: Gerald G. Gomez, VP&TO

CROCKER NATIONAL BANK
400 Capitol Mall 95814
916/449-0234
(See TrHdq in San Francisco)
Mgr: Edmond M. Hulett, VP&TO
Nb: F. Laurice, TO

FIRST INDEPENDENT TRUST CO.
1020 12th St. 95814
916/441-3031 Tr$20 Mil
Hd,EmplBen,Nb: Deno Evangelista, Pres
PersTr,Prob,CorpTr: Raymond A. Valine, VP,Treas,TO&ChFinO
TrOpers: Kathy S. Jones, AsstTO
Barbara A. Volson, Sec
Walter O. Bishop, AsstSec
Dena Evangelista, AsstSec

SECURITY PACIFIC NATIONAL BANK
3610 American River Dr., Ste. 100 95825
916/440-8067
Mgr: Kenneth H. Kennedy

WELLS FARGO BANK,NatAssn
500 Capitol Mall 95814
916/440-4446
(District Trust Office of San Francisco)
Hd: Jack B. Franz

San Bernardino

BANK OF CALIFORNIA,NatAssn
293 North D St. 92403
714/889-9931
(Branch of San Francisco)
Hd: E. L. Alexander, VP&TO
PersTr: L. R. Tallman, VP&TO

TITLE INSURANCE & TRUST CO.
340 W. Fourth St.
P.O. Box 921 92403
714/885-9975
(Branch of Los Angeles)
Mgr: H. Peter Sheperd

San Diego

BANK OF AMERICA,NatAssn
615 Broadway 92101
714/294-2530
Hd: Win L. Bailey, VP&RegTO

BANK OF CALIFORNIA,NatAssn
110 West A St. 92101
714/238-1221
(Branch of San Francisco)
Hd: J. A. Clifton, VP&TO
Nb: R. C. Sachse, TO

CALIFORNIA CANADIAN BANK
770 B St. 92101
714/234-8711
(Branch of San Francisco)
Hd: Frank H. Barnes, AsstVP&TO

CALIFORNIA FIRST BANK
P.O. Box 109 92112
714/294-4506/4507 Tr$1.1 Bil
(Branches in Laguna Hills, La Jolla, Los Angeles, Newport Beach, Rancho Bernardo, Rancho Santa Fe, San Jose & San Francisco)
Hd: F. Seth Brown, ExecVP
TrRE,Mktg,TrOpers: Ronald H. Kendrick, VP
Coun: Philip P. Martin, Jr., SrVP
TrInv,ComTrF: William Jeffrey, III, VP
EmplBen: Horace B. Benjamin, VP
PersAdmin: Armistead B. Smith, VP

CROCKER NATIONAL BANK
190 Broadway 92112
714/236-8518
(See TrHdq, San Francisco)
Mgr: Gary W. Graham, VP&TO
EmplBen: Marilyn Lipscomb, VP&TO
EmplBenFinPlng: William Chambers, VP&TO
PersTrFinPlng: Donald D. Taylor, TO
TrInv: Donn Pitzer, TrInvO

FIRST INTERSTATE BANK OF CALIFORNIA
345 B. St. 92101
714/231-2280
(Branch of Los Angeles)
Nb: Tom Tolleson

HOME FED TRUST
P.O. Box 1401 92112
714/238-7241
Hd: John G. Hitchcock, Jr., Pres&TO
PersTr,TrOpers: Daniel S. Wachowiak, VP&TO

SAN DIEGO TRUST & SAVINGS BANK
P.O. Box 1871 92112
714/238-4875 Tr$825 Mil
(Branches in Escondido & La Jolla)
Hd: Jerald P. Lewis, SrVP&Mgr
TrAdmMgr: Sidney L. Harris, Jr., VP&SrTO
PersTr: W.S. Schreiner, VP&TO
CorpTr: Jean Mangan, TO
TrInv: O.B. James, ExecVP
ComTrF: Glenn E. Zick, VP
EmplBen: Joyce Thomas, VP&TO
TrOpers: Connie Martes, AsstVP&TO
Nb: Edwin Pomplun, VP&TO

SECURITY PACIFIC NATIONAL BANK
1200 Third Ave. 92101
714/238-5245
Mgr: Harvey R. Schwitzer, VP

SECURITY TITLE INSURANCE COMPANY
P.O. Box 1589 92112
714/239-2091 Tr$30 Mil
Paul Spring, TO
Marion Roney, TrAdm

TITLE INSURANCE & TRUST CO.
220 A St.
P.O. Box 1150 92112
714/239-6081
(Branch of Los Angeles)
Hd: John H. Hinrichs, VP&TO
Nb: John Robinson, TO

UNION BANK
525 B St. 92101
714/238-7061
(Branch of Los Angeles)
Hd: James T. Rinn, VP

San Francisco

BANK OF AMERICA,NatAssn
P.O. Box 37121 94104
415/622-6206 Tr$9.3 Bil
Hd: Lawrence E. Nerheim, ExecVP
PersTr,CtDiv: Howard Ritt, SrVP
EmplBen: John Sheehy, SrVP
InvRE: William E. Goetze, GrpVP
ExecFinCoun: Shannon Clyne, VP
TrInv: Robert Wade, Jr., ExecVP
SecProc&Sys: Nicholas Caputo, VP
WWMkg&Admin: Clyde Claus, SrVP
Int'lTrDiv: Charles Vaughan Johnson, GrpVP
Int'lInvMgmt: Garret Wellesley, GrpVP
C. Ted Gamble, VP&RegTO
(Personal and Court Trust Branches in Bakersfield, Beverly Hills, Chico, Del Amo, Escondido, Eureka, Fresno, Laguna Hills, La Jolla, Long Beach, Los Angeles, Monterey, Oakland, Orange County, Palm Springs, Palo Alto, Pasadena, Pomona, Riverside/San Bernardino, Sacramento, San Diego, San Francisco, San Jose, San Luis Obispo, San Mateo, San Rafael, Santa Barbara, Santa Rosa, Stockton, Ventura, Walnut Creek & Woodland Hills)
(Employee Benefit Trust Service Offices in San Francisco & Los Angeles)
(Int'l Trust Group: London, Hong Kong, Cayman Is., Bahamas & Jersey)
(Int'l Trust Division: San Francisco, New York & Zurich)

BANK OF CALIFORNIA,NatAssn
400 California St. 94104
P.O. Box 45000 94145
415/765-2653 Tr$1.9 Bil
(Branches in Los Angeles, Newport Beach, Sacramento, San Bernardino, San Diego, CA; Portland, OR; Seattle & Tacoma, WA)
COASTWIDE TRUST HEADQUARTERS:
DivHd: Harrison F. Tempest, ExecVP
NoCADivHd: William M. Scaggs, VP&SrTO
PersTr: Russell A. Hough, Jr., VP&TO
TrOpers: Robert J. O'Connor, VP&TOpO
TestamentaryTr: Stephen J. McKee, VP&TO
PtfolMgmt: Roger D. Newell, VP&SrIO
SecurRes: Anthony E. Spare, VP&SrIO
RE: Neil A. Blenderman, VP&SrTO
TrInv: J. Earl Skeel, VP&TO
Tax: C. Dennis Morgan, VP&SrTO
ProbTr: Morton A. Pactor, VP&TO
CorpTr: David R. Jackson, VP&TO
AdminSvcs: James P. Brisbois, BsnsMgmtVP
Leonard M. Nearman, VP&TO
EmplBen: Silvio J. Inglese, VP&SrTO
FamTr: Donald D. Crawford, Jr., VP&TO
Nb: Roane T. Sias, VP&TO

CALIFORNIA CANADIAN BANK
340 Pine St. 94104
415/362-5210 Tr$350 Mil
(Branches in Los Angeles, Newport Beach, San Diego & San Mateo)
Hd: DeWitt F. Bowman, SrVP&SrTO
PersTr,Nb: William I. Groth, VP
EmplBen: Raymond Love, VP
TrOpers: Anthony Lynott, VP

CALIFORNIA FIRST BANK
350 California St. 94104
415/445-0370
(RegTrDeptHdq-San Diego)
Mgr: John M. Bennett, VP
Admin: Wallace F. Summers, TO
Nb: Al Blacmer, TO

CROCKER NATIONAL BANK
One Eleven Sutter St. 94104
415/477-6905 Tr$14.5 Bil
(See Trust Offices in Beverly Hills, Fresno, La Jolla, Los Angeles, Monterey, Newport Beach, Oakland, Palm Springs, Palo Alto, Pasadena, Sacramento, San Diego, San Francisco, San Jose, San Mateo, San Rafael & Santa Barbara)
TRUST HDQ. (STATEWIDE)
Hd: Woodward Kingman, ExecVP
Mgr: James A. Keeley, SrVP
Co-ord,TrInv: Kenneth Woodworth, Jr., SrVP
Co-ordNoCal: James Ross, SrVP
Co-ordSoCal: Howard O. Wilson, SrVP
EmplBen,MktgAdmin: Stephen McDonald, SrVP
DirTrInv: Livingston Jenks, Jr., VP&SrTrInvO
PersTr,Mktg: Rodman L. Hooker, Jr., VP&SrTO
Int'lInvSvcsGrp: Ralph W. Webster, VP
PersTrFinCoun: John S. Hancock, VP&SrTO
ProfitPlngAn: Jo-Ann M. Rose, VP&TO
REInv: J. Arthur deBoer, SrVP
RECo-ord: Peter Dinkelspiel, VP&TO
TrAccntg: Stuart W. FitzGerald, VP&SrTO
TrOpers: John J. Foley, VP&TO
TrCoun: Philip W. Hoffmire, VP
SAN FRANCISCO TRUST OFFICE:
One Eleven Sutter St. 94104
415/477-2471
Mgr: Paul A. Derby, VP&SrTO
Acctg: Steve J. Broden, VP&TO
CorpTr: James M. Keldsen, VP&TO
Ct: John C. Sullivan, VP&TO
Cust: Mary Tarbell, VP&TO
LivTr: Barry B. Boldeman, VP&TO
Prob: Douglas H. Pugh, VP&TO
EmplBenFinPlng: William O. Sumner, VP&TO
PersTrFinPlng: C. Harry St. Cyr, VP&TO
EmplBen: Francis D. Goetter, VP&TO
RE: H. Robert Lee, VP&TO
TrInv: William A. Hage, VP&SrTrInvO
Taxes: Reno V. Paolini, VP&TO
InvAdv: Arnold Jones, VP&SrTrInvO

FIRST INTERSTATE BANK OF CALIFORNIA
405 Montgomery St. 94104
415/544-5666
(Branch of Los Angeles)
Hd: Bruce F. Anderson, VP .
PersTr: Gene Ackerman, VP
EmplBen: Robert F. Ferguson, VP
CorpTr: Carmel M. Tully, TO
EmplBen,Nb: Walter Bernard
CorpTr,Nb: Robert Bradley, TO
PersTr,Nb: Brian A. Lockwood, TO

THE HIBERNIA BANK
290 Sutter St. at Grant Ave. 94108
415/565-7170 Tr$300 Mil
(Branch in Walnut Creek)
Hd: Richard C. Murray Jr., SrVP&SrTO
AsstMgr: Derrell C. Ireton, VP&TO
Ct: Noreen J. Cadigan, VP&TO
PersTr,EmplBen: Charles C. DeMarais, Jr., VP&TO
TrOpers: Charles E. Snelgrove, AsstVP&TO
TrInv: Elsbeth Minuth, VP&TO
RE: Edward J. Budrick, VP&TO

THE HIBERNIA BANK
201 California St., Suite 1630 94111
415/565-7129
(Branch of San Francisco)
Hd: Robert A. Hamilton, VP&TO

LLOYDS BANK CALIFORNIA
235 Montgomery St. 94104
415/981-5050
(Branch of Los Angeles)
Hd: James M. Knowles, VP&TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

CALIFORNIA (Cont'd)

San Francisco (Cont'd)

PACIFIC SECURITIES DEPOSITORY TRUST CO.
301 Pine Street 94104
415/393-4000
Hd: William N. Crabbe, Pres
Betty R. Carter, SrVP
Sharon S. Noordewier, SrVP
Bruce R. Hehr, VP
John M. Whitesides, VP

REDWOOD BANK
735 Montgomery St. 94111
415/788-3700 Tr$110 Mil
Hd: Frank J. Seidel, SrVP
TrOpers: John A. Avanzino, AsstVP
EmplBen: Grant Bird

SECURITY PACIFIC NATIONAL BANK
One Embarcadero Center 94111
415/445-4137
Mgr: T.F. Adlam, VP

SUMITOMO BANK OF CALIFORNIA
P.O. Box 3949 94104
415/445-8090 Tr$135 Mil
(Branch in Los Angeles)
Hd: B. R. Otani, VP&Mgr
PersTr: Tom Benson, TO
TrInv: James Cambiar, AsstMgr&TO
EmplBen: Barbara Tague, SrTO
TrOpers: Richard Wong, AsstVP&TOpO
CorpTr: Collin Blakley, VP&DptyMgr

UNION BANK
50 California St. 94111
415/445-6000
(Branch of Los Angeles)
Hd: John D. Stephens, VP&SrTO

ICP

Institutional Clearing Program

Simplifying the often
complicated processes
of clearance and settlement.

Through ICP, institutions can realize reduced overhead; have multiple services performed at a central location; acquire an automatic link to the Pacific Depository System.

Let *us* relieve you of the securities processing burden.

For information, call
Marketing/Support Services
1-800-421-8766
in CA, 1-213-614-8400

PACIFIC SECURITIES DEPOSITORY TRUST COMPANY

WELLS FARGO BANK,NatAssn
420 Montgomery St. 94163
415/396-3313 Tr$8 Bil
(District Trust Offices in Beverly Hills, Carmel, La Joila, Los Angeles, Newport Beach, Oakland, Orange, Palo Alto, Sacramento, San Jose, San Mateo, Santa Barbara & Santa Rosa)
HdTr&Inv: William W. Jahnke, SrVP
HdPersSvcs: George A. Hopiak, SrVP&SrTO
HdInstSvcs: William L. Fouse, SrVP
HdInt'lSvcs: James R. Vertin, SrVP
HdSupportSvcs: Betty T. Widlund, VP&SrTO
PersMktg: Kathleen A. Flanagan, AsstVP
InstMktg: William F. Adam, VP
PersTrGp: Lane P. Brennan, VP&SrTO
RegBdNoCalBr: Estelle M. Depper, VP&TO
RegBdFinCtr: William D. Knick, VP&TO
Prob: Fred A. Wulff, VP&TO
FmlyAccts: William A. Stimson, VP&SrTO
PersTr: Alan D. Bigalow, VP&TO
SpecTrSvcs: Lynda L. Vallender, AsstVP&TO
PersSvcsSoCal: Verri Kozlen, VP&SrTO
RegBdSoCalBr: Ronald W. Weibust, VP&TO
PersInv: John W. Barnes, VP
InstAcctsAdmn: Lauren D. Upson, VP
InstMasterTr: Roberta P. Lyon, VP
InstPtfolStrat: W. Rodney Hughes, VP
EmplBenTrNoCal: Morgan L. Patch, VP
EmplBenTrSoCal: Kendall C. Ranck, VP
CorpTrGp: Robert T. Dreiling, VP

WESTERN FINANCIAL TRUST COMPANY
100 Mission St. 94105
415/495-6767 Tr$10 Mil
Hd: J.K. Creamer, Jr.

San Rafael

BANK OF AMERICA,NatAssn
1000 Fourth St. 94901
415/457-6000
Hd: Ann Hyatt, AsstVP&TO

CROCKER NATIONAL BANK
1203 Fourth St. 94901
415/456-7000
(See TrHdq, San Francisco)
Mgr: Sheldon B. Wright, VP&TO
Nb: James H. White, TO

INDEPENDENT BANKERS TRUST CO.(T)
P.O. Box 1440
1108 Fifth Ave. 94915
415/456-8000 Tr$85 Mil(Book)
(Branch in Santa Rosa)
Hd,TrInv: H.M. Knight, Pres
PersTr: R.D. Hageman, AsstVP&TO
CorpTr: Frances Elvebak, AsstTO&Sec
TrInv,ComTrF: S.D. Callow, TrInvO
Prob: M.D. Boyden, TO
EmplBen: A.L. Hoover, VP&TO
TrOpers: V.L. Adams, TOpO

Santa Ana

FIRST AMERICAN TRUST CO.
P.O. Box 267 92702
714/558-3211 Tr$152 Mil
(Branch in Newport Beach)
Hd: Charles A. Potter, Pres
PersTr: Donald Dooling, VP
TrOpers: J. Thomas Mestas, TOpO
EmplBen: James G. Raguse, AsstVP
TrInv: T. C. Casey, VP&TO
Nb: Mike Silverberg, VP

LLOYDS BANK CALIFORNIA
1622 N. Main St. 92702
714/835-3161
(Branch of Los Angeles)
Hd: John E. Reilly, VP&Mgr

SECURITY PACIFIC NATIONAL BANK
890 N. Main St. 92701
714/558-2050
Mgr: R.E. Moon, VP

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

Santa Barbara

BANK OF AMERICA,NatAssn
900 State St. 93102
805/963-1466
Hd: Frank B. Todd, VP&TO

CROCKER NATIONAL BANK
1001 State St. 93101
805/963-0811
(See TrHdq, San Francisco)
Mgr: A. Benjamin Fox, VP&SrTO
Ct: Michael O. Donohoo, VP&TO
LivTr: Joseph W. Sullivan, VP&TO
Prob: Walter H. Van Cott, VP&TO
RE: Charles E. Craig, Jr., TO
Taxes: John Ponte, VP&TO
FinPlng,TrInv: Rufus R. Jeffris, Jr., VP&TrInvO

FIRST INTERSTATE BANK OF CALIFORNIA
901 State St. 93102
805/966-1561
(Branch of Los Angeles)
Hd: Minnis C. Noon, VP&Mgr
Nb: Whitney Lee

LLOYDS BANK CALIFORNIA
1036 State St. 93102
805/687-5311
(Branch of Los Angeles)
Hd: Michael J. Bergquist

SANTA BARBARA BANK & TRUST
P.O. Drawer JJ 93102
805/966-9111 Tr$151 Mil
Hd: Lawrence L. Wathey, SrVP&SrTO
AsstHd,TrSvcs,Nb: Joseph R. Brookshire, VP,TrSvcs
PersTr,Taxes: D. E. DuCharme, AsstVP&TO
PersTr: G. H. Kostichuk, VP&TO
PersTr,Prob: W. H. Newland, VP&TO
PersTr,CtTr: P. G. Morgan, AsstTO
TrInv: John N. Wood, VP&TrInvO
Frank J. Thayer, AsstTrInvO
EmplBen: J. C. Rowland, AsstVP&TO
TrOpers: Frank W. Hamilton, AsstVP&TOpO
TrOpers: Hilary C. Parker, AsstTO

SECURITY PACIFIC NATIONAL BANK
834 State St. 93101
805/966-1681
Mgr: F. Amacher, VP&Mgr

WELLS FARGO BANK,NatAssn
1036 Anacapa St. 93101
805/965-2531
(District Trust Office of Los Angeles)
Hd: John R. Ziegler, VP&TO

Santa Cruz

COUNTY BANK OF SANTA CRUZ
P.O. Drawer 1855 95061
408/423-8200 Tr$54 Mil
Hd,TrInv,Nb: George R. Gallucci, SrVP&SrTO
PersTr,EmplBen: Lawrence M. Russell, VP&TO
TrOpers: Richard Oakden

San Jose

AMERICAN BANK & TRUST CO.
695 N. First St. 95112
408/253-4171
(Branch of Walnut Creek)
Hd: Charles Warnock, TO

BANK OF AMERICA,NatAssn
101 Park Center Plaza 95113
408/277-7491
Hd: F. Joseph Ziemann, VP&TO

BANK OF THE WEST-SAN JOSE
P.O. Box 1121 95108
408/998-6867 Tr$120 Mil
(Branch in Los Angeles)
Hd: Don L. Draper, SrVP&SrTO
PersTr: Phyllis L. Dollar, TO
TrInv: Lillian L. Conrad
TrOpers: Charlotte Miller, AsstVP&Mgr
Nb: Leonard R. Overholser, AsstVP&TO

CALIFORNIA COMMERCE BANK
111 W. St. John St. 95113
408/286-2660 Tr$25 Mil
Hd: Joseph Schmedding, SrVP&TO
Admin: Nina Muenzenberg, TO
TrInv: Philip G. Markwart, VP&TO
TrOpers: James Lester, TOpO

CALIFORNIA FIRST BANK
P.O. Box 1509 95103
408/298-2441
(Branch of San Diego)
Mgr: Edward B. Holley

CROCKER NATIONAL BANK
84 West Santa Clara St. 95113
408/998-3565
(See TrHdq, San Francisco)
Mgr: Edward P. Davis, VP&TO
Nb: R. Jacobs, TO

WELLS FARGO BANK,NatAssn
121 Park Center Plaza 95113
408/277-6639
(District Trust Office of San Francisco)
Hd: Keith C. Fraguglia, AsstVP&TO
Nb: Karen R. Jacobs, AsstVP

San Luis Obispo

BANK OF AMERICA,NatAssn
1150 Osos St. 93401
805/543-1160
Hd: Bruce L. Williams, AsstVP&TO

San Mateo

BANK OF AMERICA,NatAssn
400 El Camino Real 94402
415/573-4998
Hd: Larry P. Johnston, VP&RegTO

BOREL BANK & TRUST CO.
35 Bovet Rd. 94402
415/574-2081 Tr$11 Mil
Hd: Ronald G. Fick, VP&SrTO

CALIFORNIA CANADIAN BANK
100 S. Ellsworth Ave. 94401
(Branch of San Francisco)
Hd: Charles Bück, AsstVP&TO

CROCKER NATIONAL BANK
181 Second Ave. 94401
415/347-4011
(See TrHdq, San Francisco)
Mgr: D.J. Panattoni, TO
Nb: J. James, VP&TO

SECURITY PACIFIC NATIONAL BANK
441 S. El Camino Real 94401
415/348-0282
Mgr: Peter S. Kimball, VP

WELLS FARGO BANK,NatAssn
111 East Fifth Ave. 94402
415/348-4572
(District Trust Office of San Francisco)
Hd: William L. Timoney, VP&TO
Nb: Charles B. Rhodes, AsstVP&TO

Santa Monica

SANTA MONICA BANK
P.O. Box 550 90406
213/394-9611 Tr$88 Mil
Hd,Nb: R.D. Ratkovic, VP&TO
PersTr: L. Chojikian, VP&TO
EmplBen,TrInv,ComTrF: William H. Krumrei, AsstVP
TrOpers: Faith Riddle, AsstVP

SECURITY PACIFIC NATIONAL BANK
1250 Fourth St. 90401
213/451-156
Mgr: J. C. O'Neal, Jr., VP

Santa Rosa

BANK OF AMERICA,NatAssn
720 Third Street 95404
707/525-2321
Hd: Frank J. Collum, VP&TO

EXCHANGE BANK
P.O. Box 208 95402
707/545-6220 Tr$70 Mil
Hd: John H. Reuter, VP&SrTO
PersTr: Amanda Hollibaugh, TO
EmplBen: Donald C. Place, Jr., TO

INDEPENDENT BANKERS TRUST CO.
P.O. Box 1765 95402
707/528-6000
(Branch of San Rafael)
Hd: Lance Johnson, TO

WELLS FARGO BANK,NatAssn
200 B St. 95401
707/542-7460
(District Trust Office of San Francisco)
Hd: Thomas M. Kowalski, AsstVP&TO

Stockton

BANK OF AMERICA,NatAssn
110 East Weber Avenue 95202
209/944-5151
Hd: Lee A. Thomas, AsstVP&TO

BANK OF STOCKTON
301 E. Miner St. 95201
209/948-0433 Tr$110 Mil
Hd,CorpTr,TrInv,Nb: R.W. Friedberger, VP&TO
PersTr: W.W. Wolterstorff, TO
EmplBen: B.M. Pendleton, Jr., TO
TrOpers: Mel Morris, TO

UNION SAFE DEPOSIT BANK
P.O. Box 1200 95201
209/946-5167 Tr$20.5 Mil
Hd: D.B. Wied, VP&TO

Ventura

BANK OF AMERICA,NatAssn
1190 South Victoria Ave., Ste. 200 93006
805/654-6100
Hd: Earl L. Phoenix, AsstVP&TO

SECURITY PACIFIC NATIONAL BANK
789 S. Victoria, Ste. 303, 93003
805/644-5259
Mgr: Gerald O. Dutra, VP

Walnut Creek

AMERICAN BANK & TRUST CO.
1940 Tice Valley Blvd. 94595
415/938-1004 Tr$35 Mil
(Branch in San Jose)
Hd,PersTr,TrInv,Nb: Peter M. Chase, VP&SrTO
CorpTr,EmplBen: Gloria Ibarra, TO
TrOpers: Ray Fallahay, TOpO

BANK OF AMERICA,NatAssn
1777 North California St. 94596
415/944-2663
Hd: Ellen Levine, AsstVP&TO

THE HIBERNIA BANK
1950 Tice Valley Blvd. 94595
415/932-4449
(Branch of San Francisco)
Hd: Robert D. MacKellar, VP&TO

Westwood Village

SECURITY PACIFIC NATIONAL BANK
924 Westwood Blvd. 90024
213/552-4460
Mgr: Edward A. Miller, VP

Woodland Hills

BANK OF AMERICA,NatAssn
6363 Topanga Canyon Blvd. 91364
213/705-2331
Hd: C. Gary Moll, AsstVP&TO

COLORADO

Aurora

THE PEOPLES BANK & TRUST CO.
9635 Montview Blvd. 80010
303/364-2621 Tr$20 Mil
Hd,CorpTr: Raymond E. Schryver
Charles E. Knapp, Acct

Boulder

FIRST NATIONAL BANK
P.O. Box 4418 80306
303/442-6770 Tr$55 Mil
Hd: Paul C. Gilman, SrVP&TO
PersTr: Warren N. Marble, TO
TrOpers: Richard P. Fogg, TO
EmplBen: Neil M. Severinson, VP&TO

NATIONAL STATE BANK OF BOULDER
P.O. Box 227 80306
303/442-0351 Tr$30 Mil
Hd: J. Stewart Fuller, VP
James D. Bostwick, TO
Pamela P. Stokes, TO

TRUST COMPANY OF AMERICA
2025 Pearl St.
P.O. Box 8007 80306
303/449-3300 Tr$56 Mil
Hd: Hugh S. McCaffrey, Pres
PersTr: Diana Jones, VP&TO
CorpTr: J. Gillespie, TO
TrInv: L. Fairchild, Sec&TO
TrOpers: A. Urquhart, Treas&TO

TRUSTWARE
means results in...
XX-0000
COLORADO
For more information contact:
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

COLORADO (Cont'd)

Brighton

FIRST BANK & TRUST CO.
P.O. Box 419 80601
303/659-0350 Tr$1 Mil
Hd: Leslie L. Sayre, ChmBd,CEO
PersTr: Charles W. Sayre, Pres
CorpTr: Michael C. Sayre, VP&TO

Brush

THE FARMERS STATE BANK
P.O. Box 324 80723
303/842-5101
Hd: John J. Higgins, VP&TO

Colorado Springs

CENTRAL BANK OF COLORADO SPRINGS
P.O. Box 15008 80935
303/475-1041 Tr$15 Mil
Hd,TrInv,EmplBen,Nb:
Terry P. Coffelt, SrVP&TO
PersTr,CorpTr: Dayna Ballard, TO

COLORADO SPRINGS NATIONAL BANK
P.O. Box 1300 80901
303/475-1330 Tr/o$50 Mil
Hd,EmplBen: Thomas D. Marts, VP&SrTO
PersTr,CorpTr: H. W. McWilliams, SrVP&TO
TrInv: Jack A. Cartwright, TO
ComTrF,TrOpers: Edwin L. Pounds, TOpO
Nb: Frank A. Golbey, VP&TO

EXCHANGE NATIONAL BANK
P.O. Box 940 80943
303/635-5750 Tr$46 Mil
Hd,CorpTr,TrInv: Douglas W. Robinson, VP&TO
PersTr,EmplBen: George S. Dempsey, TO
Est: James D. Boardman, AsstTO
ComTrF: Beryl A. Mitchell, AsstTO
TrOpers: David L. Steele, TOpO
Nb: Ben Chase, VP

FIRST NATIONAL BANK OF COLORADO SPRINGS
P.O. Box 1699 80942
303/471-5105 Tr$253 Mil
Hd: Robert M. Starks, VP&SrTO
PersTr: Craig E. Tribolet, VP&TO
TrInv,ComTrF: John D. B. Gould, VP&IO
EmplBen: Richard S. Harwood, VP&TO
TrOpers: Donna J. Enright

UNITED BANK OF DENVER TRUST FACILITY IN COLORADO SPRINGS
P.O. Box 400 80901
303/636-1361 Tr$7.6 Mil
Mgr. Rodney O. Blomquist, PersTO
TrAdmSpeclst: Mrs. Linda M. Specht

Delta

COLORADO BANK & TRUST CO.
P.O. Box 60 81416
303/874-7664 Tr$1.7 Mil
Betty Sharp, TO

★Denver

CENTRAL BANK OF DENVER
P.O. Box 17289TA 80217
303/893-3456 Tr$630 Mil
Hd: Donald J. Horst, VP&TO
PersTr: Tom Gordon, VP&TO
CorpTr: John Tavernier, AsstVP
TrInv: Ted Dretos, SrTrInvO
ComTrF: John Campbell
EmplBen: Martha Graves, PenTO
TrOpers: Bill Kuts-Cheraux, AsstVP

COLORADO NATIONAL BANK
P.O. Box 5168 Terminal Annex 80217
303/893-1862 Tr$519 Mil
Hd: Kenneth W. Caughey, SrVP&TO
PersTr: Norman L. Markman, VP&TO
CorpTr: Charles E. Henry, VP&TO
TrInv: Erik S. Taylor, VP&TO
ComTrF: Robert J. Alder, TO
EmplBen: Irving L. Berlau, VP
Nb: Pierre E. Richards, VP&TO
TrOpers: J. Puckett, VP&TO

COLORADO STATE BANK
1600 Broadway 80202
303/861-2111 Tr$88 Mil
Hd: Vernon T. Reece, SrVP&TO
John T. Waltershausen, TO
John E. Lawrence, TO

DENVER NATIONAL BANK
P.O. Box 5586TA 80217
303/534-4000 Tr$65 Mil
Hd,Nb: Harold J. Ladwig, SrVP&TO
PersTr: John Lowrimore, TO
CorpTr,TrOpers: Steve King, TO
TrInv,ComTrF: Greg McNicol, TrInvO
EmplBen: Gloria Schofield, TO

FINANCIAL TRUST CO.
P.O. Box 2040 80201
303/779-0731 Tr$67 Mil
Hd: J. Richard Allen, ExecVP

FIRST INTERSTATE BANK OF DENVER,NatAssn
P.O. Box 660 80201
303/572-1776 Tr$90 Mil
Hd: Richard W. Graft, SrVP
PersTr: G. Michael Phillips, VP
CorpTr,TrOpers: Morey K. Cohen, VP
TrInv,ComTrF: D. Kent Sawyers, VP
EmplBen: Bruce C. Harbison, AsstVP

FIRST NATIONAL BANK
P.O. Box 5825 Terminal Annex 80217
303/893-2211 Tr$920 Mil
Hd,ChmTrCom: W. Robert Alexander, ExecVP
PersTr: Eugene McGuire, SrVP
CorpTr: Milton Janecek, SrVP
TrOpers: Mary K. Anstine, SrVP
ComTrF; Caleb Gates, VP
TrInv: Kenneth Penland, VP
EmplBen: Karen Stephens, SrTO
Nb: Dennis Larkin, VP

FIRST TRUST CORPORATION
444 Sherman St. 80203
303/744-2944 Tr$500 Mil
Hd,TrInv,ComTrF: W. Peterson Nelson, ExecVP
PersTr,CorpTr: Robert M. Phares, VP
TrOpers: Linda S. Tanabe, VP
EmplBen,Nb: John A. Benson, VP

GUARANTY BANK
P.O. Box 1980 80201
303/572-1661 Tr$7.5 Mil
Hd: Byron H. Hasstedt, VP&TO
Cia Wenzel, AsstTO

LINCOLN TRUST CO. (T ONLY)
P.O. Box 5831 80217
303/771-1900 Tr$410 Mil
Hd: Marty Pettyjohn, Pres
Nelson Saunders, VP-Opers
H. L. Wendorf, III, VP&GCoun
David Spaustat, CorpFin

MOUNTAIN STATES BANK
1635 E. Colfax Ave. 80218
303/388-3647 Tr$42 Mil
Hd: Stoddard White
TrInv,ComTrF: E.W. Hodge, TO
TrOpers: Kathryn Gold, TO

NATIONAL CITY BANK
99 South Broadway 80209
303/744-2911 Tr$18 Mil
Hd: Edward H. Steinberg, VP&TO

UNITED BANK OF DENVER
P.O. Box 5247 80217
303/861-8811 Tr$800 Mil
Hd: William S. Hershberger, SrVP&SrTO
PersTr: William K. Avery, VP&TO
TrInv,ComTrF: Richard P. Kopp, VP&TO
EmplBen: Donna K. Anderson, PensTO
TrOpers: Ritis S. Skinner, VP

UNIVERSITY NATIONAL BANK
4201 East Yale Ave. 80222
303/759-4711 Tr$15 Mil
Hd: Randall G. Miller
TrInv: Greg McNichol
TrOpers: Susan Suminski

Englewood

FIRST INTERSTATE BANK OF ENGLEWOOD,NatAssn
P.O. Box 240 80110
303/761-1000 Tr$14 Mil
Hd,PersTr,TrOpers,Nb: James H. Tilger, AsstVP&TO

FIRST NATIONAL BANK
333 W. Hampden 80110
303/761-1420 Tr$205 Mil
Hd: Gerald L. Priebe, SrVP&TO
PersTr,CorpTr,EmplBen,Nb: John K. Weckbaugh, VP&TO
TrInv: Greg McNichol, TO
Prob: Robert Jobin, VP&TO
ComTrF,TrOpers,Admin,Acctg: Scott Hammer, TO
OfcMgr: Mildred Post

Fort Collins

FIRST NATIONAL BANK
P.O. Box 555 80522
303/482-4861 Tr$151 Mil
Hd: Arthur J. Zimmer, VP
PersTr: Robert F. Ditzfeld, SrTA
CorpTr: Lorene Tague, TA
PersTr: Janet Douglas, SrTA
PersTr: John Blair, TA
PersTr: Nancy Vetterling, TA
EmplBen: Trudy Sargent, TA
TrOpers: Shirley Williams, TO

UNITED BANK OF FORT COLLINS,NatAssn
P.O. Box 565 80521
303/482-1100
Hd: Phyllis C. Clyde, VP&TO
EmplBen: Betty Callahan, TO
Amy Kemp, TO
Leah Ahrens, AsstTO

Fort Morgan

FARMERS STATE BANK
P.O. Box 798 80701
303/867-5661 Tr$50 Mil
Hd,TrInv,ComTrF,Nb: Gary L. Loseke, SrTO
EmplBen: David J. Ohman, TO
TrOpers: Catherine C. Stroh, CorpSec&TO

THE FIRST NATIONAL BANK OF FORT MORGAN
P.O. Box 550 80701
303/867-8281 Tr$6 Mil
Hd: Eric C. Jorgenson, TO&GCoun
Alberta Zittle, AsstTO

Grand Junction

FIRST NATIONAL BANK
5th & Main Sts. 81501
303/243-2411, Ext. 264 Tr$80 Mil
Hd,TrInv,ComTrF,Nb: Larry L. Heiserman, SrVP&TO
PersTr: Charles W. Bates, VP&TO
EmplBen: Markley G. Metzger, VP&TO
TrOpers: Sharon Daniels, TrOpersMgr

UNITED STATES BANK
P.O. Box 908 81501
303/243-1611 Tr$120 Mil
Hd,PersTr,Nb: Brian R. Brannon, VP&TO
CorpTr,TrOpers: Lois K. Robinson, TO
EmplBen: Rick Maradik, AsstVP&TO

Greeley

FIRST NATIONAL BANK
P.O. Box 1058 80632
303/352-1651 Tr$50 Mil
Hd: Conrad J. Greicar, SrVP&TO
PersTr,TrOpers: James Price, TO
CorpTr: Carol A. Cox, TO
REF: Donald L. Lindauer, FM

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

GREELEY NATIONAL BANK
P.O. Box 1098 80632
303/356-1234 Tr$60 Mil
Hd,EmplBen,Nb: Michael B. Rock, VP&TO
PersTr,CorpTr,Est: Donald F. Rosenstein, AsstVP&TO
PersTr,ComTrF: Clifford H. Dean, VP&TO
FMgt: Vern Moser
TrOpers: Dennis Swartz, TrOpersMgr

UNITED BANK
P.O. Box 1057 80632
303/356-1000 Tr$33 Mil
Hd,CorpTr,TrInv: Edwin C. Boos, SrVP&TO
PersTr,EmplBen: Stephanie G. Arries, PersTO
ComTrF,TrOpers: Roland N. Hayes, Jr., VP&TO

Gunnison

THE GUNNISON BANK & TRUST CO.
P.O. Box 119 81230
303/641-0320 Tr/u$1 Mil
Hd: C. S. Spencer, Pres&TO

Holly

FIRST BANK & TRUST CO.
P.O. Box 607 81047
303/537-6547 Tr$1.2 Mil
Hd: J.B. McKeever, Pres&TO
PersTr: Rella Steele
Nb: Jerry L. Humrich

La Junta

COLORADO BANK & TRUST CO.
P.O. Box 499 81050
303/384-4424 Tr$9 Mil
Hd: R.H. Jones, Pres&TO

Lakewood

JEFFERSON BANK & TRUST
P.O. Box 15008 80215
303/233-6561 Tr$61 Mil
Hd,PersTr,TrInv,Nb: Charles P. Gallagher, SrVP&TO
CorpTr: Cheryl Welsh, TrAdm
ComTrF,EmplBen: Charles A. Powell, VP&TO
TrOpers: Jane Malloy, TrAdm

Las Animas

THE FIRST NATIONAL BANK
81054
Tr/u$1 Mil
Hd: W.R. Jorgenson, Pres

Littleton

UNITED BANK OF LITTLETON
P.O. Box 611 80120
303/794-4291 Tr$6 Mil
K.R. Osborne, Pres

Longmont

FIRST NATIONAL BANK OF LONGMONT
P.O. Box 209, 401 Main St. 80501
303/776-5800 Tr$35 Mil
PersTr,CorpTr,TrInv,EmplBen,ComTrF,Nb: John Layman, SrTO
PersTr,Opers: Virginia Dawson, AdmTO

LONGMONT NATIONAL BANK
P.O. Box 239 80501
303/776-5757 Tr$7 Mil
Hd: Tom R. Kiteley, TO

44.2% of the subscribers of
TRUSTS & ESTATES
select investment research services.

Loveland

FIRST NATIONAL BANK
P.O. Box 29 80537
303/667-3443 Tr$40 Mil
Hd: Morrison L. Heth, SrVP&TO

HOME STATE BANK
P.O. Box 329 80537
303/669-4040 Tr/u$1 Mil
Hd: Jack Devereaux, Pres

Pueblo

THE FIRST NATIONAL BANK OF PUEBLO
P.O. Box 156 81002
303/545-1331 Tr/o$50 Mil
Hd,TrInv,ComTrF,Nb: Rahe H. von Hoene, SrVP&TO
PersTr: Theodore A. Schmidt, TO
CorpTr,TrOpers: Jean Raabel, TrOpersSupv
EmplBen: Linda K. Randl, AdmAsst
EmplBen: Barbara Clementi, AdmAsst

PUEBLO BANK & TRUST CO.
P.O. Box 639 81002
303/545-1834 Tr$41.5 Mil
Hd,TrInv,Nb: Glenn P. McCarty, SrTO
PersTr: James A. Murray, TO
CorpTr,EmplBen: Steven E. Melvin, TO
ComTrF,TrOpers: Etta McIntosh

Sterling

COMMERCIAL SAVINGS BANK
P.O. Box 1688 80751
303/522-3098
Hd: Vernon H. Carter, Pres&TO
Wayne J. Pimple, VP&AsstTO

FIRST NATIONAL BANK OF STERLING
P.O. Box 3000 80751
303/522-2495 Tr/u$1 Mil
Hd: Bruce F. Gill, Pres&TO
David J. Roubik, VP&Csh&TO

SECURITY STATE BANK
P.O. Box 1592 80751
303/522-1383
Hd,PersTr,CorpTr,EmplBen,Nb: R.E. O'Connell, Pres&TO
TrInv: Jeffe Dohse, TO
TrOpers: Carol Pfeifer

Wheat Ridge

LAKESIDE NATIONAL BANK
P.O. Box 12000, Denver 80212
303/455-2000 Tr$10 Mil
Hd,PersTr,EmplBen,Nb: Bruce G. Gustafson, VP&TO
CorpTr: Inez Pitt
TrInv: Greg McNichol
PersTr,EmplBen,Nb: David C. Wilkinson, TO
TrOpers: Margo Ling

CONNECTICUT

Berlin-Kensington

NEW BRITAIN NATIONAL BANK
525 New Britain Rd. 06037
(Branch of New Britain)
Mgr: A. William Davis

Bridgeport

CITYTRUST
961 Main St. 06602
203/384-5575 Tr$1 Bil
(Branches in Danbury, Darien, Fairfield, Waterbury)
Hd,ComTrF: Stephen P. Boyle, SrVP,TO&ChmTrCom
Mgr: Vincent A. Griffin, Jr., VP&TO
PersTr: G. Thomas Lumpkin, SrVP&TO
CorpTr: David Sampson, AsstVP&GpTO
TrInv: Roger Perry, VP
EmplBen: Peter Bowles, VP&TO
TrOpers: Arthur Ridolfi, AsstVP&TOpO
Nb: John Tewksbury, FinPlng,Mgr&TO

CONNECTICUT NATIONAL BANK
(Trust Dept.)
888 Main St. 06602
203/579-3131 Tr$400 Mil
(Branch in Waterbury)
DivHd: Ernest E. Schreier, Jr., SrVP&TO
AsstDeptHd: James W. Bixler, VP&TO
TrInv: George W. Morriss, VP&TO
Nb: Thomas F. Shanley, VP&TO
CorpTr,EmplBen: Joseph D. Miko, TO

LAFAYETTE BANK & TRUST CO.
P.O. Box 1899 06601
203/367-6651 Tr$30.5 Mil
Hd,PersTr,CorpTr: Michael J. Zinkiewcz, SrVP&TO
EmplBen,TrOpers: Gerald Long, TO

STATE NATIONAL BANK OF CONNECTICUT
State Nat'l Tower 06604
203/382-5700 Tr$625 Mil
(Branch of Greenwich)
PersTr: L. J. McGrath, TO

Bristol

COLONIAL BANK TRUST GROUP
538 Middle St. 06010
203/249-9131, Ext. 218
(Branch of Waterbury)

UNITED BANK & TRUST CO.
200 Main St. 06010
203/582-3101
(Branch of Hartford)
Hd: Henry A. Fenn, Jr., VP&TO
H. Phillips Jesup, AsstVP&TO
Wayne A. Cowell, TO

TRUSTWARE
means results in...
0000
CONNECTICUT
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 (404) 391 1700

CONNECTICUT (Cont'd)

Canaan

THE CANAAN NATIONAL BANK
06081
203/824-5423 Tr$7 Mil
Hd,PersTr,TrInv: James Stokes Hatch, Pres&TO
TrOpers: Gail M. Allyn, VP&TO

Chester

CHESTER BANK
6 Main St. 06412
203/526-5371 Tr$3 Mil
Hd,PersTr,TrInv,TrOpers,Nb: Bruce H. Watrous, TO
TrOpers: Douglas Pierce, AsstTO

Danbury

CITYTRUST
234 Main St. 06810
203/743-8160
(Branch of Bridgeport)
Hd: Gordon T. White, AsstVP&TO
Mitchell Johnson, FPO
Janice K. Sussman, PenTO

UNION TRUST CO.
210 Main St. 06810
203/744-1230 Tr$1.25 Bil
(Branch of New Haven & Stamford)
Hd: Richard W. Mann, VP
PersTr: David B. Cook, SrTO
Dorothy R. Noack, TO
Nb: John J. Duffy, Jr., TO

Darien

CITYTRUST
454 Boston Post Rd. 06820
203/655-2565
(Branch of Bridgeport)
Hd: Kenneth M. Park, SrVP&TO
Beverly J. Van Der Ploeg, AsstTO
John Nann, FPO
Edward Nolan, Jr., AsstVP&PenTO

CONNECTICUT BANK AND TRUST CO.
CBT Plaza 06820
203/655-7771
(Branch of Hartford)
Hd: Richard L. Card, VP
Nb: Pearce D. Smith, VP
Nb. Steven M. O'Connell, AsstSec

Fairfield

CITYTRUST
161 Hillside Rd. 06430
203/384-5423
(Branch of Bridgeport)
Hd: Humphrey T. Nichols II, VP&TO
Jan S. Ritzel, TO
Rodger L. Randall, AsstVP&FPO

Glastonbury

THE GLASTONBURY BANK & TRUST CO.
2461 Main St. 06033
203/633-4695 Tr$28Mil
Hd: James A. Phillips, VP&TO
PersTr: James F. Thayer, TO

Greenwich

PUTMAN TRUST CO.
10 Mason St. 06830
203/869-3000 Tr$243 Mil
Hd: Donald R. Cowles, SrVP
PersTr: William F. Mancuso, SrTO
TrInv: Alexander R. Johnston, VP
ComTrF: Christine M. Turino, TrInvO
TrOpers: Robert F. Gildersleeve, VP
Nb: John E. Burns, III, VP

STATE NATIONAL BANK OF CONNECTICUT
240 Greenwich Ave. 06830
203/869-7200 Tr$625 Mil
(Branches in Bridgeport, New Canaan, Stamford)
Hd: F. Richards Ford III, ExecVP
PersTr: Wenzel L. Eichler, SrTO
TrInv: Charles W. Parsons, 1stVP
ComTrF: William C. Henry, Adm&TO
EmplBen: Lewis F. Jackson, Adm&TO
Nb: Robert E. Dobbs, FPO

UNION TRUST CO.
One Lafayette Place 06830
203/622-8800 Tr$1.25 Bil
(Branch of New Haven & Stamford)
PersTr: Miriam V. Lally, VP
Nb: William T. Maeck, TO
PersFinPlng: Mary Van Loan

★Hartford

COLONIAL BANK TRUST GROUP
200 Trumbull St. 06103
203/249-9131, Ext. 218
(Branch of Waterbury)
Robert P. Vocelli, VP-Tr

CONNECTICUT BANK & TRUST CO.
1 Constitution Plaza 06115
203/244-5000 Tr$3.0 Bil
(Offices in Darien, New Haven & New London)
Hd: Jose Calhoun, ExecVP
PersTr: William C. Horn, Jr., SrVP
TrInv: Robert H. Hurwit, SrVP
TrOpers&Ad: James Graham, SrVP
TrSales: Charles L. Hanscomb, VP

HARTFORD NATIONAL BANK & TRUST CO.
777 Main St. 06115
203/728-2316 Tr$3.2 Bil
(Branches in Middletown, New Haven, New London, Stamford, Torrington and West Hartford)
Hd: Samuel S. Fuller, ExecVP
Admin: Fred A. Larson, SrVP
TrInv: Robert E. Dell, SrVP
Frank L. Stanley, SrVP
TrOpers: Stephen J. Picazio, SrVP
MktgDir: Stuart I. Repp, SrVP
CorpTr: Amos H. Crowley, Jr., VP
PersTr: David P. Andrews, VP

UNITED BANK & TRUST CO.
101 Pearl St. 06103
203/241-2400 Tr$193 Mil
(Branch in Bristol)
Hd: Louis Pellino, SrVP&TO
PersTr: Bruce P. Wallace, VP&TO
CorpTr: Rocco J. LaMonica, TO
TrInv,ComTrF: Chas. S. Onderdonk III, VP
TrOpers: Walter P. Belzek, AsstVP&TO
Nb: Thomas J. Henry, VP&TO

Lakeville

SALISBURY BANK & TRUST CO.
P.O. Box 507 06039
203/435-2554 Tr$15 Mil
Hd: Howard A. Roberts, TO
TrOpers: Robert T. Cunningham, VP&Tr&AsstTO

Meriden

COLONIAL BANK TRUST GROUP
652 E. Main St. & 30 E. Main St. 06450
203/574-7034
(Branch of Waterbury)

HOME BANK & TRUST CO.
400 E. Main St. 06450
203/237-8411 Tr$35 Mil
Hd: Craig E. Toensing, VP&TO
PersTr: Gary G. Vernon, AsstTO
TrOpers: Charles T. McMonigle, AsstTO

THE MEANING OF "TRUST"

The essence of the definition of a trust in Law is: "a fiduciary relationship in which one party holds title to property for the benefit of another."

In the broader sense, "trust" is synonymous with "confidence," which implies conscious trust based on good reason, definite evidence, or past experience.

At Union Trust, we hold only to the highest professional standards in the conduct of our fiduciary responsibilities . . . not only because it is our duty under the Law, but also because we prize so highly the confidence of our customers who have entrusted more than $1 billion to our management.

Trust Division

Union Trust

A subsidiary of Northeast Bancorp, Inc.

57 Offices in Connecticut

MEMBER FDIC

CBT THE CONNECTICUT BANK AND TRUST COMPANY

TRUST OFFICES

One Constitution Plaza, Hartford, Conn. 06115, 244-4873
900 Chapel Street, New Haven, Conn. 06510, 772-3400
CBT Plaza, Darien, Conn. 06820, 655-7771
One Union Plaza, New London, Conn. 06320, 443-4324

MERIDEN TRUST & SAFE DEPOSIT CO.
14 W. Main St. 06450
203/235-4456 Tr$72 Mil
Hd,PersTr,CorpTr,TrOpers,Nb:
William C. Kilroy, VP&SrTO
TrInv: O. Clarence Hugo, VP&Sec

NATIONAL INDUSTRIAL BANK OF CONNECTICUT
37 Colony St. 06450
203/235-5791 Tr$2 Mil
Hd,PersTr,TrOpers,Nb: Marjorie C. Tremaglio, TO

Middletown

HARTFORD NATIONAL BANK & TRUST CO.
363 Main St. 06457
203/344-5800
(Branch of Hartford)
Admin: Miss Jessie A. Trotta, VP
Nb: Kenneth R. Nye, VP

New Britain

NEW BRITAIN BANK & TRUST CO.
P.O. Box 1318
235 Main St. 06050
203/229/0381 Tr$150 Mil
Hd: Donald D. Barton, VP
PersTr: Thomas C. Chase, TO
TrInv,ComTrF: Richard M. Albert, TrInvO
EmplBen: Jeffrey Stenner, AssocTO
TrOpers: Linda C. Varano, TOpO

NEW BRITAIN NATIONAL BANK
51 W. Main St. 06050
203/229-3731 Tr$95 Mil
(Branches in Berlin-Kensington & West Hartford)
Hd: A. William Davis, SrVP&TO
PersTr: Edward J. Walsh, TO
EstSettlmnt: Albert W. Landi, TO
TrInv: William V. Crosswhite, TO
Prob: William G. Keeley, TO
Taxes: James J. Noga, AsstTO
TrOpers: Joseph E. Blouin, Jr., TOpO
Nb: Katharine C. Purrington, FPO

New Canaan

STATE NATIONAL BANK OF CONNECTICUT
94 Elm St. 06840
203/356-0200 Tr$625 Mil
(Branch of Greenwich)
PersTr: Kenneth Griffin, TO

UNION TRUST CO.
87 Main St. 06840
203/966-2641 Tr$1.25 Bil
(Branch of New Haven & Stamford)
PersTr: Lois E. Arthur, AsstTO
Nb: Robert E. Maloney, TO
PersFinPlng: Rosemary Manchester

New Haven

COLONIAL BANK TRUST GROUP
135 Church St. 06510
203/789-4626
(Branch of Waterbury)
Charles D. Sweet, VP

CONNECTICUT BANK & TRUST CO.
900 Chapel St. 06510
203/772-3400
(Branch of Hartford)
Hd: Larry A. Miller, VP
Nb: Andrew B. Hendryx, III

FIRST BANK
1 Church St. 06502
203/773-7373 Tr$698 Mil
Hd: Carl W. Lindskog, SrVP
PersTr: Richard L. Rice, VP
CorpTr: Edward T. Creighton, VP
ComTrF: Leonard G. Wirkus, TxO
Nb: David W. Dennis, VP
TrOpers: Raymond J. Dwyer, AsstVP
EmplBen: James L. Delucia, Jr.

HARTFORD NATIONAL BANK & TRUST CO.
144 Temple St. 06510
203/865-0825
(Branch of Hartford)
Admin: John B. Witmer, TO
Nb: Kenneth R. Nye, VP

UNION TRUST CO.
Church & Elm Sts. 06502
203/497-4500 Tr$1.25 Bil
(Branches in Danbury, Greenwich, New Canaan & Stamford)
Hd: Edward G. Williams, ExecVP
PersTr: George R. Reid, SrVP
AcctsMgt: Richard W. Mann, VP
Inst&EmplBen: Bruce R. Lively, SrVP
EmplBenAdm: John Davies, VP
InstAdm: Minot B. Nettleton, SIO
InstNb: Jane D. Crowley, TO
TrInv: Henry C. Heine, SrVP
PersTrInv: Ralph A. Sturges, VP
Inst&EmplBen: Stanley W. Meachen, Jr., VP
CorpTr,ComTrF,TrOpers: Robert J. Bromfield, SrVP
TrOpers: James A. Austin, VP
Tx: Raymond D. Girard, TO
TrMktg: E. Thornton Rice, VP
PersFinPlng: Joanne Bickel, AsstVP

New London

CONNECTICUT BANK & TRUST CO.
One Union Plaza 06320
203/443-4324
(Branch of Hartford)
Hd: John A. Bysko, VP
EstSettlmt: James B. Coleman, AsstVP
Nb: Stephen B. Spires, AsstVP
PersTr: Edwin T. Rice, AsstVP

HARTFORD NATIONAL BANK & TRUST CO.
250 Captain's Walk 06320
203/447-6102
(Branch of Hartford)
Admin: George H. Swift, III, TO
Nb: Robert M. Welton, VP
Carl W. Ellison, Jr., TO

New Milford

COLONIAL BANK TRUST GROUP
23 Main St. 06776
203/354-3981
(Branch of Waterbury)
Barbara W. Brown, AsstVP-Tr

Norwalk

MERCHANTS BANK & TRUST CO.
59 Wall St. 06852
203/852-5552 Tr$81 Mil
Hd: John H. Jevne, SrVP&SrTO
PersTr: Martha A. Polacik, AsstTO
TrInv: R. H. Alderman, VP&IO
EmplBen: Joseph A. Gorman, TO
TrOpers: Susan C. DiScala, AsstTO

Putnam

THE CITIZENS NATIONAL BANK
182 Main St. 06260
203/928-7921 Tr$4.8 Mil
Hd: Patricia A. Daviau, AsstTO

Seymour

SEYMOUR TRUST CO.
P.O. Box 456 06483
203/888-2518 Tr$20 Mil
Hd: Earl B. Boies, TO
Joseph Miller, TO

Complete
Trust
is a
beautiful
thing.

Colonial
Bank
Trust
Group

81 West Main Street
Waterbury, CT 06702
(203) 574-7662

Hartford
National
Bank

Trust & Investment Group

Head Office 777 Main Street, Hartford, CT 06115, 728-4071
Middletown-Central Office 363 Main Street, Middletown, CT 06457, 344-5809
Temple Street Office 144 Temple Street, New Haven, CT 06510, 865-0825
Commerce Office 250 Captain's Walk, New London, CT 06320, 447-6118
Old Saybrook Office 107 Main Street, Old Saybrook, CT 06475, 388-3431
Landmark Square Office One Landmark Square, Stamford, CT 06904, 358-2034
Torrington Office 236 Prospect Street, Torrington, CT 06790, 489-4191
West Hartford Center Office 65 LaSalle Road, West Hartford, CT 06107, 728-4319

CONNECTICUT (Cont'd)

Simsbury

SIMSBURY BANK & TRUST CO.
P.O. Box 277 06070
203/658-7641 Tr$35 Mil
Hd,PersTr,TrInv: Edwin A. Martin, VP&TO
ComTrF,EmplBen,Nb: Paul H. McKay, TO
TrOpers: Anna Bittern, TO

Southbury

COLONIAL BANK TRUST GROUP
06488
203/264-2262
(Branch of Waterbury)
Frederick E. Scholze, AsstVP

Southington

SOUTHINGTON BANK & TRUST CO.
22 Main St. 06489
203/628-5555 Tr$30 Mil
Hd: J. T. Grecki, Jr., VP&TO

Stamford

FIDELITY TRUST CO.
129 Atlantic St. 06904
203/327-0100
Hd,PersTr: Walter T. Sullivan, SrVP&TO
TrInv: William J. Maloney, VP&TO
EmplBen: David L. Stewart, III, TO
TrOpers: Richard K. Alley, TO

HARTFORD NATIONAL BANK & TRUST CO.
1 Landmark Square 06904
203/358-2000
(Branch of Hartford)
Admin: Richard D. Nichols, VP
TrInv: James L. R. Marshall, VP
Nb: Amos H. Crowley, Jr., VP
Peter M. Palin, VP
Alma B. Ryan, TO
Clayton Q. Warren, TO

STATE NATIONAL BANK OF CONNECTICUT
One Atlantic St. 06901
203/356-0200 Tr$625 Mil
(Branch of Greenwich)
Hd: F. Richards Ford III, ExecVP
PersTr: Lawrence J. McGrath, TO
TrOpers: Robert M. Slapin, VP&TOpO
Nb: William F. Clarkson, FPO

UNION TRUST CO.
300 Main St. 06904
203/348-6211 Tr$1.25 Bil
(Branches in Danbury, Greenwich, New Canaan & New Haven)
Hd: Edward G. Williams, ExecVP
PersTr: George R. Reid, SrVP
AcctsMgt: Robert H. Schaefer, VP
Inst&EmplBen: Bruce R. Lively, SrVP
EmplBenAdm: John Davies, VP
InstAdm: Minot B. Nettleton, SrIO
InstNb: Jane D. Crowley, TO
TrInv: Henry C. Heine, SrVP
PersTrInv: Benedict N. Smith, VP
Inst&EmplBen: Stanley W. Meachen, Jr., VP
CorpTr,ComTrF,TrOpers: Robert J. Brumfield, SrVP
TrOpers: James A. Austin, VP
Tx: Raymond D. Girard, TO
TrMktg: E. Thornton Rice, VP

Terryville

THE TERRYVILLE TRUST COMPANY
128 Main St. 06786
203/589-7979

The Directory of Trust Institutions is included in a T&E subscription!

Torrington

COLONIAL BANK TRUST GROUP
61 Main St., P.O. Box 118 06790
203/482-5561
(Branch of Waterbury)
Richard E. Kittredge, AsstVP

HARTFORD NATIONAL BANK & TRUST CO.
236 Prospect St. 06790
203/489-4191
(Branch of Hartford)
Admin: Ann M. Auburn, TO

Waterbury

CITYTRUST
195 Grand St. 06702
203/756-8381
(Branch of Bridgeport)
Hd: Mary E. Brosnan, VP&TO
Harriet B. Anderson, TO
G. Thomas Lumpkin, SrVP&TO
Edward Nolan, Jr,, AsstVP&PenTO

COLONIAL BANK
81 West Main St. 06720
203/574-7340 Tr$1.1 Bil
(Trust presence in Bristol, Hartford, Meriden, New Haven, New Milford, Southbury, Torrington, Waterbury)
Hd: Joseph Carlson, II, CorpVP&Treas
PersTr: Albert S. Redway, VP
TrInv: Bernhard Hoffmann, SrVP
CorpTr: Mary Lou Stewart, CTO
ComTrF,TrOpers: Linn A. Sisson, VP-Tr
EmplBen: Roland H. Smith, VP-Tr
Nb: Mitchell F. Ostrom, SrVP-Tr

CONNECTICUT NATIONAL BANK
132 Grand St. 06702
203/573-4953
(Branch of Bridgeport)
Hd: Ernest E. Schreier, Jr., SrVP&TO

West Hartford

COLONIAL BANK TRUST GROUP
440 New Park Ave. 06107
203/249-9131, Ext. 218
(Branch of Waterbury)

HARTFORD NATIONAL BANK & TRUST CO.
65 LaSalle Rd. 06107
203/728-4319
(Branch of Hartford)
Admin: Joan Mather, TO
Nb: Edward J. Churchill, VP

NEW BRITAIN NATIONAL BANK
1507 New Britain Ave. 06111
(Branch of New Britain)
Mgr: A. William Davis

Westport

WESTPORT BANK & TRUST CO.
87 E. State St. 06880
203/227-1201 Tr$57 Mil
Hd: Arnold Levine, SrVP&SrTO
TrOpers: Michael E. Portnoy

Willimantic

WILLIMANTIC TRUST CO.
676 Main St. 06226
203/423-7712 Tr$30 Mil
Hd: Charles C. Clark, VP&TO
PersTr: Sonia M. Dudas, TO
Nb: Gary D. Lavigne, AsstTO

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate business to banks or correspondent banks.

DELAWARE

Clayton

CLAYTON BANK & TRUST CO.
P.O. Box 216 19938
302/653-8531
Hd: William H. Walters, Pres&TO

Georgetown

FARMERS BANK OF THE STATE OF DELAWARE
P.O. Box 428 19947
302/856-3531
(Branch of Wilmington)
Est&TrAdmin,ComTrF: Miss Florence A. Wingate, TO
Est&TrAdmin: Mrs. Esther M. Hudson, AsstTO

WILMINGTON TRUST CO.
The Circle 19947
302/856-7781
(Branch of Wilmington)
Hugh Smith, TrMgr
Joseph L. Whyte, EstConslt

Greenville

WILMINGTON TRUST CO.
P.O. Box 3880 19807
302/428-7322
(Branch of Wilmington)
David Hillegas, VP
Richard A. Dobbs, AsstVP

Laurel

SUSSEX TRUST CO.
P.O. Box 617 19956
302/856-4618 Tr$5 Mil
Hd: Donald C. Studley, VP&TO

Milford

MILFORD TRUST CO.
P.O. Box 318 19963
302/422-6653 Tr$6 Mil
Hd: Grace T. Messick, AsstSec&AsstTreas

Selbyville

BALTIMORE TRUST CO.
Church St. 19975
302/436-8236 Tr/u$1 Mil
Hd: Russell D. Brittingham, AsstVP&TO

Wilmington

AMERICAN GUARANTY & TRUST CO. (T Only)
3801 Kennett Pike, Suite C-200 19807
302/652-3091 Tr$62 Mil
Hd,Nb: Matthew D. Mason, SrVP&TO
Carl E. Golt, Treas&AsstSec
Charles S. Baker, VP&TO
Linda B. Watson, AsstVP
TrInv: Richard V. King
EmplBen: H. Lester Arial, Jr.

BANK OF DELAWARE
300 Delaware Ave. 19899
302/429-1320 Tr$575 Mil
Hd: William H. Kent, VP
TrInv,ComTrF: Edgar B. Loring, VP
EmplBen,CorpTr: James W. Whalen, SrCTO
PersTr: Alan S. Trench, VP
TrOpers: James F. Hogan, SrTOpO
Nb: Thomas Laskaris

DELAWARE CHAPTER GUARANTEE & TRUST COMPANY
4305 Lancaster Pike
P.O. Box 8963 19899
302/995-2131 Tr$750 Mil
Hd: Stephen B. Tily, III
TrOpers: Carol Hilty Droge

DELAWARE TRUST CO.
9th & Market Sts. 19899
Tr/o$406 Mil
Hd: William L. Rhoads III, ExecVP
AcctAdm: George V. Wood, SrVP
AcctInv: John F. Downham, SrVP
Legal & Taxes: David C. Rittenhouse, SrVP
InvMgt: M. Daniel Daudon, SrVP
TrOpers: Donald R. Williams,VP
FinPlng: George M. Fisher IV, VP
EmplBen: Harold I. Woodward, Jr., VP
Est: Leon G. Lockerman, VP

FARMERS BANK OF THE STATE OF DELAWARE
P.O. Box 8888 19899
302/421-2282 Tr$55 Mil
(Branch in Georgetown)
Hd: Thomas P. Laskaris, VP&TO
PersTr:Richard M. Sekula, TxO
EmplBen: R.A. Whipple, TO
TrInv,ComTrF: J.J. Ruggiero, TrInvO

PEOPLES BANK & TRUST CO.
1300 Market St.
P.O. Box 1551 19899
302/429-7820 Tr$12 Mil
Hd: John O. Williams, ViceChm
Elmer H. Reynolds, TO

WILMINGTON TRUST CO.
Tenth & Market Sts. 19899
302/428-7983 Tr$8.4 Bil
(Branches in Georgetown & Greenville)
Hd: John A. Herdeg, SrVP
Coun: Paul Butler, SrVP
PersTr: Alan C. Knight, SrVP
CorpTr: Clark H. Woolley, VP
Est: Lewis B. Hyman, Jr., VP
TrInv: Bruce L. Marra
EmplBen: Joseph Sieneski, VP
Tx: David S. Goodhue, VP
TrOpers: Wilmer B. Powell, VP
Nb: Robert B. Landon, VP

DISTRICT OF COLUMBIA

Washington

AMERICAN SECURITY BANK,NatAssn
15th St. & Penn Ave., NW 20013
202/624-4140 Tr$2.5 Bil
Hd: Walter R. Fatzinger, Jr., SrVP&TO
PersTr: Ronald D. Larson, VP&SrTO
TrInv: Michael B. Miller, VP&SrIO
ComTrF: J. Kemp Cook, AsstVP&TO
EmplBen: Michael B. Miller, VP&SrInvO
CorpTr,TrOpers: Charles Cusic, VP&TO
Nb: Beth I. Howard, VP&TO

FIRST AMERICAN BANK,NatAssn
15th & H Sts., N.W. 20005
202/637-7507
Hd: George E. Flather, Jr., ExecVP&TO
PersTr: August Zinsser, III, SrVP&TO
CorpTr,EmplBen: Wilbur F. Biggs, VP&TO
TrInv,ComTrF: Myra L. Mayer, VP&TO
Agcies: Richard Swift, SrVP&TO
TrOpers: Kenneth A. Williams, VP&TOpO
Nb: Paul E. Flood, BusDevO

NATIONAL BANK OF WASHINGTON
4340 Connecticut Ave., N.W. 20008
202/537-2000 Tr$800 Mil
Hd,TrInv: Donald W. McVitty, SrVP&TO
PersTrRE: Turner A. Martin, Jr., VP&TO
PersTrEstAdmin: Otis R. McCollum, VP&TO
EmplBen: Mary Beth Harrington, VP&TO
TrOpers: Thomas Blanc, VP&TO
Nb: Jesse L. Sternberger, VP&TO

NATIONAL SAVINGS & TRUST CO.
15th & New York Ave., N.W. 20005
202/659-5900 Tr/o$600 Mil
Hd: Sidney C. Cousins, Jr., SrVP&TO
PersTr: Chiswell D. Langhorne, VP&TO
CorpTr: Gerald T. Rivkin, TOpO
TrInv: Stephen B. Couch, TrInvO
ComTrF: Linda W. Kemp, AsstTrInvO
Eric Y. Sheldon, AsstTrInvO
EmplBen: B. Bryan Wright, Jr., VP&TO
TrOpers: Clara Widmayer, AsstVP
Nb: Margaret A. Cooke, SrTO

THE RIGGS NATIONAL BANK OF WASHINGTON, D.C.
P.O. Box 1149 20013
202/624-2480 Tr$1.2 Mil
Hd: Francis J. Lyons, ExecVP&TO
E. Murray Norman, SrVP&TO
PersTrDiv: Alex R. Sabatini, SrVP&TO
CorpTrDiv: Michael J. Aquilino, SrVP&TO
InsTrDiv: Charles Plumb, SrVP&TO
TrOpers: Davis E. Bunting, Jr., SrVP&TO
BusDev: George R. Adams, VP&TO
MgmtPersPtfol: Bruce J. Wildman, VP&TO
InvRes: Brian E. Schutrumpf, VP&TO
CloselyHeldInv: Gene L. Pulliam, VP&TO
EmplBusAdmin: Thomas C. Cranwell, VP&TO
RE: Lester J. Grizzard, Jr., VP&TREO
Tx: Stephen P. Ferrigno, Jr., VP&TO
Acctg: Alvis W. Harris, VP&TO

FLORIDA

Bal Harbour

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
9600 Collins Ave. 33154
305/865-9911
(Branch of Orlando)
Hd: Herbert L. Kurras, ExecVP&TO
PersTr: Robert J. Suter, VP&TO
TrInv: Conal E. Zimmerman, VP&TrInvO
TrOpers: Ann Papiers, TOpO

Belleair Bluffs

FIRST BANK & TRUST CO.
P.O. Box 1900 33540
813/584-8641 Tr$25 Mil
Hd: Olive O. Davis, VP&SrTO
PersTr: Esther A. McCann, TrAdminO

Boca Raton

BOCA RATON NATIONAL BANK
P.O. Box 400 33432
305/395-2300 Tr$60 Mil
Hd,Nb: Ralph M. Kline, SrVP&SrTO
PersTr: Charles R. Hendrie, VP&SrTO
CorpTr,EmplBen: John J. Hargrove, TO
TrInv,ComTrF: Suzanne Pecoraro, TrInvO
TrOpers: Janet K. Hanson, TOpO
Janet B. Annesi, AsstTO

GULFSTREAM BANK,NatAssn
P.O. Box B 33432
305/997-1347 Tr$365 Mil
(Branch in Ft. Lauderdale)
Hd: Julian O. Northcraft, SrVP&SrTO
PersTr: Carmine Figilio, VP&SrTO
TrInv: Ed Osmun, Jr., VP&SrTrInvO
TrOpers: Walter M. Hancock, VP&TOpO
Nb: John Girard, VP&EPO

UNIVEST OF FLORIDA, INC.
21212 St. Andrews Blvd. 33432
305/392-6009
(Branch of Union Nat'l Bank & Trust Co. of Souderton, PA)
Hd: Arthur Cannon, VP&Mgr

Boynton Beach

FIRST BANK & TRUST OF PALM BEACH COUNTY
114 N. Federal Highway 33435
305/272-1171 Tr$70 Mil
(Branch of Delray Beach)
Hd: Jeffrey J. Keating, SrVP&SrTO
PersTr: Robert J. Simon, SrTO
Richard Ryabuck, TO
TrOpers: Barbara Sarver, AsstTO
Nb: C. Wayne Stewart, VP&NbTO

FLAGSHIP FIRST NATIONAL BANK OF BOYNTON BEACH
P.O. Drawer C 33435
305/732-4400 Tr$22.5 Mil
Hd: William E. Smiley, Jr. VP&TO
J.M. Howell, Pres

Bradenton

ELLIS FIRST NATIONAL BANK OF BRADENTON
P.O. Box 1061 33506
813/748-1900 Tr$35 Mil
Hd: L.R. Nahouse, VP&TO
Nb: Lee H. Hilliard, VP&TO

FIRST NATIONAL BANK OF FLORIDA
(Intercity Office)
P.O. Box 771 33506
813/755-8511 Tr$31 Mil
(Branch of Tampa)
Hd,Nb: Jerry L. Neff, VP&SrTO
PersTr: Miss Warren Reeves, TO
TrOpers: Betty Zimmerman, TOpO

SOUTHEAST BANKS TRUST CO.,NatAssn
920 Manatee Ave., West, P.O. Box 9333 33506
813/748-4262
(Branch of Miami)
Hd: William C. Gaar, VP

WESTSIDE NATIONAL BANK
P.O. Box 9390 33506
813/748-3744 Tr$20 Mil
Hd: William H. Grubb, VP&TO
TrOpers: Hazel M. White, TO
PersTr: Anne S. Meissner, TO

TRUSTWARE
means results in...
JAN FLORIDA 82
AAAOCO
LEON
For more information contact:
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

FLORIDA (Cont'd)

Cape Coral

FLORIDA NATIONAL BANK
1625 Cape Coral Pkwy. 33910
813/542-1123
(Branch of Jacksonville)
Mgr: John B. Morrow, VP&TO

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 806 33904
813/549-3097
(Branch of Orlando)
Hd: Daniel C. O'Neil, SrVP&TO
PersTr: Chris Gair, VP&TO

Clearwater

BANK OF CLEARWATER
600 Cleveland St.
P.O. Drawer 479 33517
813/448-2813 Tr$125 Mil
Hd: J. Thurman Hively, Jr., VP&SrTO
TrInv: William H. Mowat, VP&TrInvO

BARNETT BANKS TRUST CO., NatAssn
P.O. Box 5187 33518
813/461-1776
(Branch of Jacksonville)
Hd: Michael F. Gregory, SrTO
PersTr: Esther G. Ronnlof, TO
PersTr: Madgel M. McClelland, TO
TrInv: Lee Grischy, SrTrInvO

EXCHANGE BANK OF CLEARWATER
P.O. Box 4550 33518
813/461-7233
(Trust Service Office of Exchange Bank & Trust Company of Florida (Tampa))
Hd: Gilbert Allan Smith, VP
PersTr: Florence Sausaman, AsstVP
Colleen Dauterman, AsstVP

TRUST BANKERS

CORPORATE CONSULTING is a national bank consulting firm specializing in human resources, executive search and career path planning for leading trust departments throughout the United States.

If you are a trust banker seeking career advancement and have experience in the following areas:
- Trust Department Head
- New Business
- Investments
- Administration
- Profit Sharing
- Taxes
- Operation

We encourage you to contact us or send your resume. Annual compensation ranging between $20-$80K. Your response will receive prompt, immediate attention and will be kept in complete confidence.

Corporate Consulting
"The Fiduciary Specialists Nationwide"

2600 Douglas Road., Suite 604
Coral Gables, Florida 33134
(305) 448-3413

FIRST NATIONAL BANK
P.O. Box 179 33517
813/448-3051 Tr$265 Mil
Hd: H. James Eaton, ExecVP&SrTO
Est,Gdnshp: Kenneth C. Cross, Jr., VP&TO
PersTr,Agcy: L. Bernard Stephenson, VP&TO
TrInv: John R. Kessinger, VP&TrInvO
TrOpers: Daniel F. Miller, VP&TOpO
EmplBen: L. Bernard Stephenson, VP&TO
Nb: Jay H. Tiffin, VP&SrTBDO
Tax: Samuel Caporice, TrTxO

GREATER AMERICAN BANK OF PINELLAS
1610 S. Missouri Ave. 33517
813/584-7155
(Services provided by Combank/Winterpark)
Hd: John G. Lochnicht, VP&TO

Coral Gables

CITY NATIONAL BANK OF MIAMI
P.O. Box 341030 33134
305/445-1941 Tr$8 Mil
(Branch of Miami)
Hd: William J. Morris, TO

FLAGSHIP NATIONAL BANK OF MIAMI
100 Miracle Mile 33134
305/442-3246
(Branch of Miami)

FLORIDA NATIONAL BANK OF MIAMI
169 Miracle Mile, P.O. Box 1609 33134
305/446-3181
(Branch of Miami)
Hd: Alvin H. Brown, VP&TO

Dade City

BANK OF PASCO COUNTY
33525
904/567-5107 Tr$12 Mil
Hd: Donald M. Elliotte, SrVP&TO

Dania

THE DANIA BANK
P.O. Box 245 33004
305/925-2211 Tr$26 Mil
(Branches in Ft. Lauderdale and Miami)
Hd,PersTr,TrInv,EmplBen: Howard R. Phillips, VP&SrTO
TrOpers: Joy E. Floramo, TOpMgr
Nb: Lois J. Bryson, VP&TO

Daytona Beach

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Box 5068 32018
904/252-5591
Hd: Allen T. Witham, VP&TO

FLAGSHIP FIRST NATIONAL BANK OF VOLUSIA COUNTY
Magnolia at Palmetto 32014
(Branch of Ormond Beach)
Hd: C.Y. Haddad, TO

FLORIDA BANK & TRUST CO.
P.O. Box 591 32015
904/255-6401 Tr$40 Mil
Hd,Nb: J. Stephen Hess, VP&TO
PersTr,TrInv,TrOpers: Henry White, VP&TO
PersTr: Mrs. Margaret Cevelin, TO

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 2120 32015
904/225-4400
(Branch of Orlando)
Hd: Leman U. Byington, VP&TO

Deerfield Beach

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
201 North Federal Highway 33441
305/421-3600
(Branch of Boston, MA)
Albert A. Bonasoro, TO

SOUTHEAST BANKS TRUST CO.,NatAssn
1007 South Federal Highway 33441
305/421-2200
(Branch of Miami)
RegMgr: Sergio M. Oliver, VP
Hd: L. Edward Mitchell, VP

Deland

BARNETT BANKS TRUST CO.,NatAssn
230 N. Woodland Blvd., P.O. Box 1810 32720
(Branch of Jacksonville)
Hd: David M. Perkins, TO

Delray Beach

BARNETT BANKS TRUST CO.,NatAssn
P.O. Drawer X 33444
305/272-2555
(Branch of Jacksonville)
Hd: Bradley Middlebrook, II, SrVP
Tr&EstAdmin: Norton B. Nichols
E. William Eberts
TrInv: Michael F. Esser, SrTrInvO
Nb: William J. Lockhart, VP

FIRST BANK & TRUST OF PALM BEACH COUNTY
P.O. Box JJ 33444
305/272-1171 Tr$70 Mil
(Branch of Boynton Beach)
Hd: Jeffrey J. Keating, SrVP&SrTO
PersTr: Robert J. Simon, SrTO
Richard Raybuck, TO
TrOpers: Barbara Sarver, AsstTO
Nb: C. Wayne Stewart, VP&NbTO

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 2468 33444
305/278-4511
(Branch of Orlando)
Hd: Peter K. Van Winkle, SrVP&TO
PersTr: Thomas D. Reinhold, SrVP&TO
Carl H. Bentz, VP&TO
Cynthia C. Seaman, AsstVP&TO

Dunedin

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 70 33528
813/733-3121
(Branch of Orlando)
Hd: William H. Clark, SrVP&TO
PersTr: Jack C. McLean, SrTO
TrInv: Vernon B. Gayne, Jr., TrInvO
Nb: Daniel G. Alderman, VP&TO

Englewood

ENGLEWOOD BANK & TRUST
P.O. Box 1280 33533
813/474-7722
Hd: Douglas J. Collins, SrVP&TO

Eustis

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Drawer A 32726
904/357-3111 Tr$20 Mil
Hd: Ronald C. Hobbs, VP&TO
Carolyn P. Williams, AsstTO

BARNETT BANKS TRUST CO.,NatAssn
100 North Bay Street
P.O. Drawer 38 32726
904/357-3131
(Branch of Jacksonville)
Mary W. Ream, TO

95.7% of the subscribers of
TRUSTS & ESTATES
in the accounting business
are CPA's.

Fort Lauderdale

BARNETT BANKS TRUST CO.,NatAssn
2929 E. Commercial Blvd., Ste. 201 33308
305/765-1520-21
(Branch of Jacksonville)
Hd: Victor P. Rosner, TO

CENTURY NATIONAL BANK OF BROWARD
P.O. Box 14728 33302
305/467-5000 Tr$500 Mil
Hd: Sam A. Tinkler, Jr., ExecVP&TO
PersTr: Lowell C. Mott, SrVP&TO
CorpTr: Therese F. Martin, TO
TrInv: William H. Geiger, SrVP&TrInvO
ComTrF: Helene Way, TO
EmplBen: Gary L. Tortora, PenTO
TrOpers: George Z. Miller, Jr., TOpO
Nb: Jean G. Randolph, VP&EPO

CENTURY NATIONAL BANK OF BROWARD TSO/
2626 E. Oakland Park Blvd., Coral Ridge 33301
305/467-5000 Tr$60 Mil
Hd: Gary E. Cramer, SrTO
Nb: William R. Mann, TO

THE DANIA BANK
790 E. Broward Blvd. 33301
305/527-5545
(Branch of Dania)
Hd: Howard R. Phillips, VP&SrTO

FLORIDA NATIONAL BANK OF MIAMI
3300 N. Federal Highway 33306
305/537-5270 Tr$25 Mil
Hd: George R. MacDonald, VP&SrTO
Gus Langes, TOpO

GULFSTREAM BANK,NatAssn
P.O. Box 7317 33338
305/763-6300 Tr$60 Mil
(Branch of Boca Raton)
Mgr,PersTr: Gary I. Schultz, VP&TO
Judy Villanova, TO
Richard Franzke, TO

LANDMARK FIRST NATIONAL BANK OF FORT LAUDERDALE
One Financial Plaza
P.O. Box 5367 33310
305/765-2500 Tr$405 Mil
Hd: Jack E. Holforty, SrVP&SrTO
PersTr: Robert R. Schneider, VP&TO
TrInv: John C. Schenck, SrTrInvO
CorpTr,EmplBen,TrOpers: Daniel A. Hopfner, VP&TOpO
Nb: David M. Watkins, VP&TO

SOUTHEAST BANKS TRUST CO.,NatAssn
3600 North Ocean Blvd.
P.O. Box 8500 33310
305/561-7940
(Branch of Miami)
RegMgr: Sergio M. Oliver, VP
Hd: L. Edward Mitchell, VP

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 5527 33310
305/561-6660
(Branch of Orlando)
Hd: J. Garrett Heard, IV, VP&TO
Admin: Douglas G. Moore, VP

Fort Myers

BARNETT BANKS TRUST CO.,NatAssn
3210 Cleveland Ave., P.O. Box 338 33902
(Branch of Jacksonville)
Hd: S. Eugene Wirick, SrTO

EXCHANGE BANK OF LEE COUNTY, TSO
P.O. Box 06239 33906
813/939-2817
(Trust Service Office of Exchange Bank & Trust Company of Florida (Tampa))
Hd: Richard E. Riley, VP
PersTr: Leslie Thomas

LEE COUNTY BANK
P.O. Box 711 33902
813/334-1171 Tr$100 Mil
Hd: Lewis J. Frampton, SrVP&TO
PersTr: Robert E. Alger, VP&TO
CorpTr: Craig S. Loescher, VP&TO
TrInv: Margaret Losleben, TO
ComTrF,TrOpers: Wendy Epple, AsstTO
EmplBen: Glenn Cary, VP&TO
Nb: J. Gilbert Smith, VP&TO
Admin: Doris Threlkeld, AsstTO
Tax: Ronald Maddix, TrTxO
Admin: Doris Carner, AsstTO
Admin: H. G. Fisher, Jr., VP&TO

THE NATIONAL TRUST COMPANY
P.O. Box 927 33902
813/335-1316 Tr$325 Mil
(Branches in Madeira Beach, Ft. Myers Beach, Naples, Port Charlotte & Sarasota)
Hd: Allan F. Decker, Pres&CEO
PersTr: Philip A. Tock, ExecVP
CorpTr: Frances D. Helbling, AdmO
EmplBen: William Nieto, Jr., EBO
TrInv,ComTrF: G. Bruce Mullin, SrVP
TrOpers: Paul G. Flynn, SrVP
Nb: John W. Emery, SrVP

Fort Myers Beach

THE NATIONAL TRUST COMPANY
P.O. Box 2849 33931
813/463-6173, Ext. 40
(Branch of Ft. Myers)
Hd: David K. McNish, SrVP

Fort Pierce

SOUTHEAST BANKS TRUST CO.,NatAssn
P.O. Box 1540 33454
305/464-0050 Tr$12 Mil
Hd: Kenneth M. Float, Jr., VP&TO

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 8 33450
305/461-6300
(Branch of Orlando)
Hd: Richard E. Stegemeier, SrVP
PersTr: Roger W. Goss, VP&TO
Robert S. Padelford, TO
Dorothy E. Long, TO

Gainesville

ATLANTIC FIRST NATIONAL BANK OF GAINESVILLE
P.O. Box 610 32602
904/377-2265
(Trust Service Office of Atlantic National Bank in Jacksonville)
Hd: G. William Kransteuber, VP&TO

FLORIDA NATIONAL BANK
P.O. Box 790 32602
904/377-8444 Tr$12 Mil
Hd: E. Kent Lytle, TrAdmO

Hallandale

BANK OF HALLANDALE & TRUST CO.
P.O. Box 10 33009
305/457-7501
Hd: Charles V. Austin, Jr., VP&TO
TrOpers: Carl A. Micheletti, AsstVP&TO

CITY NATIONAL BANK OF HALLANDALE
1995 E. Hallandale Beach Blvd. 33009
305/454-5000 Tr$15 Mil
Hd: G.B. Hollingsworth, Jr. SrVP&TO
Nb: Daniel A. Brno, VP&TO

Hollywood

ATLANTIC NATIONAL BANK OF JACKSONVILLE
P.O. Box 2068 33022
305/989-5000
(Branch of Jacksonville)
Hd: Gary W. Gomoll, VP&TO

BARNETT BANKS TRUST CO.,NatAssn
1900 Tyler St., P.O. Box 2365 33022
305/921-3855
(Branch of Jacksonville)
Carol A. Rosen, TO
Michael Esser, TrInvO

BILL NEBE SELLS ONLY GOOD ADVICE — DESIGN — TRAINING
ON
- TRUST SYSTEMS
- TRUST PROCEDURES
- TRUST OPERATIONS

No Software or Hardware

Nebe & Associates
12800 Briar Forest #63
Houston, Texas 77077

Call Bill Nebe for an independent view - (713) 493-2326

TRUST OFFICERS

We are an executive recruiting firm specializing in the banking industry. If you are experienced in the following, we can present your qualifications to our South-eastern clients:

- Trust Department Manager
- Administration
- Corporate
- Investments
- Operations
- New Business
- Employee Benefits

Our services are provided in a professional, confidential manner and the fees are paid by the employer. Forward your resume (including salary history) for evaluation and presentation, to:

BLAKE
& ASSOCIATES, INC.
303 SE 17th Street
Ft. Lauderdale, FL 33316
305/467-8103

FLORIDA (Cont'd)

Hollywood (Cont'd)

FLAGSHIP NATIONAL BANK OF BROWARD COUNTY
P.O. Box 2027 33022
305/920-4567 Tr$135 Mil
(Branch in Hallandale)
Hd: Joyce M. Boyer, SrVP&TO
PersTr: Charles L. Womack, VP&TO
TrInv: Arnold H. Lubart, VP&TrInvO
TrOpers: John Matos, TOpO

Indialantic

LANDMARK BANK OF BREVARD
325 Fifth Avenue
P.O. Box 3308 32903
305/725-6084 Tr$20 Mil
(Branch of Melbourne)
Hd: Michael D. Holliday, VP&TO
PersTr: Nancy J. McFarlane, AsstTO
TrOpers: Randy L. Owen

Inverness

CITIZENS NATIONAL BANK
1007 U.S. 41 North 32650
904/726-3663
(Branch of Leesburg)
Hd: Robert A. Voegele, VP&SrTO

Jacksonville

AMERICAN NATIONAL BANK
P.O. Box 10129 32207
904/396-8111 Tr$17 Mil
Hd: H.J. Bivins, Jr., VP&TO
Mary H. Smith, TO
ATLANTIC NATIONAL BANK
General Mail Center 32231
904/632-6811 Tr$359 Mil
(Trust Service Offices in Gainesville & Hollywood)
Hd: K.E. Walker, SrVP
PersTr: Reese R. Bohn, VP&TO
TrOpers,CorpTr: M.J. Gilbert, VP&TOpO
TrInv: Marshall F. Howell, Jr., VP
EmplBen: E. Jackson Smith, VP&TO
Nb: Timothy G. Maloney, VP
BARNETT BANKS TRUST CO.,NatAssn
801 Riverside Ave. 32204
P.O. Box 40200 32231
904/791-7614 Tr$1.8 Bil
(Branches in Clearwater, Deland, Delray Beach, Eustis, Ft. Lauderdale, Ft. Myers, Hollywood, Miami, Naples, Ocala, Pensacola, St. Augustine, Sebring, Tallahassee, Winter Haven & Winter Park)
Hd,PersTr: Thomas E. Camp, III, Pres&CEO
CorpTr,ComTrF: James B. David, Jr., SrVP&Sec
TrInv: Charles H. Montford, SrVP&SrTrInvO
RE: Guy W. Gilleland, SrVP&SrREO
PersTr: Douglas W. Maxwell, SrVP
EmplBen: Gregory R. Martini, SrCorpTO
TrOpers: Thomas Stryker, AsstVP
Comp: Ralph L. McQuiddy, SrVP
Nb: William F. Ottinger, SrTO
FIRST GUARANTY BANK & TRUST CO.
P.O. Box 2578 32203
904/384-7541 Tr$12.1 Mil
Hd: John W. Donahoo, Jr., VP&TO
TrOpers: Mary Frances Koenig
FLAGSHIP BANK OF JACKSONVILLE
Prudential Bldg. 32203
904/396-2861 Tr$56 Mil
Hd: Louie C. Casey, Jr., SrVP&TO
CorpTr: Gilbert R. Fennell, Jr., AsstTO
FLORIDA NATIONAL BANK
214 Hogan St., Gen. Mail Center 32231
904/359-5300 Tr/o$1 Bil
(Branches in Cape Coral & Jacksonville Beach)
Hd: Linas V. Ledebur, Jr., SrVP
Mktg: Harold E. Stout, Jr., VP&TO
Nb: Eugene C. Harrison, VP&TO
CorpTr: David B. Wells, VP&TO
PerTrAdmin&Nb: John B. Morrow, VP&TO
Admin: Laurence A. Arenson, VP&ChTrAdmO
PersTr: Irvin P. Golden, VP&TO
PersTrAdmin: George B. Dismore, VP&TO
PersTrAdmin: James Dover, VP&TO
EmplBen: Walton C. Jennette, Jr., VP&TO
TrOpers: Frances G. O'Steen, VP&TO
Fin: Gary R. Givens, TFO
RE: Richard B. Gause, VP
SOUTHEAST BANKS TRUST CO.,NatAssn
One Independent Square 32202
904/358-7752
(Branch of Miami)
RegHd: Richard C. Wiemer, VP
Wm. B. Allin, VP

Jacksonville Beach

FLORIDA NATIONAL BANK
100 North Third St. 32250
904/359-5438
(Branch of Jacksonville)
Mgr: Eugene C. Harrison, VP&TO

Key Biscayne

KEY BISCAYNE BANK & TRUST CO.
95 W. McIntyre St. 33149
305/361-9100
Hd: Daniel B. Mooney, VP&TO
Nb: Matthew C. Campbell, AsstTO

Lake Placid

FIRST BANK & TRUST OF LAKE PLACID
Main St. & Interlake Blvd. 33852
813/465-3553 Tr$1.2 Mil
Hd: K. Michael Knox
TrOpers: W. Kerry Thompson

Lake Wales

ATLANTIC NATIONAL BANK OF FLORIDA
149 E. Stuart Ave. 33853
813/676-2521 Tr$32 Mil
Hd: Albert E. McCormick, VP&TO
Louise Glisson, AsstTO
SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 1200 33853
813/676-3455
(Branch of Orlando)
Hd: Thomas J. McCarthy, SrTO
PersTr: Effie S. Ritchie, TO

Lake Worth

FIRST MARINE BANK & TRUST CO. OF THE PALM BEACHES
P.O. Box 111 33460
305/586-4600
(Branches in Riviera Beach & Tequesta)
Hd: John N. Morris, VP&TO
Edward G. Cumming, VP&TO
Robert Fitzpatrick, AsstTO

Lakeland

FLORIDA NATIONAL BANK
P.O. Box 149 33802
813/686-1136
Hd: Lawrence S. Lowe, VP&SrTO

Largo

SOUTHEAST BANKS TRUST CO.,NatAssn
801 West Bay Drive
P.O. Box 1840 33540
813/585-8558
(Branch of Miami)
Hd: Richard C. Wiemer, VP

Lauderdale By The Sea

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
221 Commercial Blvd. 33310
305/561-6660
(Branch of Orlando)
Hd: J. Garrett Heard, IV, VP&TO
Admin: Douglas G. Moore, VP

Leesburg

CITIZENS NATIONAL BANK
P.O. Box 47 32748
904/787-5111 Tr/o$14 Mil
(Branches in Inverness & New Smyrna Beach)
Hd: Robert A. Voegele, VP&SrTO
SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 8 32748
904/326-4513
(Branch of Orlando)
Hd,Nb: David S. Rockwood, SrVP&TO
TrOpers: Phillis A. Butler, SrTO
PersTr: William J. Binneveld, SrTO
EmplBen: J.E. View, SrTO

Madeira Beach

THE NATIONAL TRUST COMPANY
14805 Gulf Blvd.
P.O. Box 8486 33738
813/391-9911
(Branch of Ft. Myers)
Hd: J. Dennis Briggs, VP

Melbourne

FLAGSHIP BANK OF MELBOURNE,NatAssn
P.O. Box 1450 32901
305/723-2511 Tr$45 Mil
Hd: O.J. Honeycutt, VP&TO
PersTr: Kitty Ruehman, TOpO
LANDMARK BANK OF BREVARD
1050 Cypress Ave. 32935
305/725-6084 Tr$20 Mil
(Branches in Melbourne Beach & Palm Bay)
Hd,PersTr,CorpTr,TrInv,EmplBen: Michael Holliday, Esq., VP&TO
TrOpers: Randy Owen, TOpO
Nancy McFarlane, AsstTO
SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 1630 32901
305/723-4221
(Branch of Orlando)
Hd: Floyd E. Langley, TO

Melbourne Beach

LANDMARK BANK OF BREVARD
321 Ocean Ave. 32951
305/725-6084
(Branch of Melbourne)
Michael Holliday, Esq., VP&TO

Miami

BARNETT BANKS TRUST CO.,NatAssn
1201 Brickell Ave.
P.O. Box 450310 33145
(Branch of Jacksonville)
PersTr: Laura B. Laing, TO
CENTRAL BANK & TRUST CO.
1313 N.W. 36th St. 33142
305/635-3281 Tr$100 Mil
Hd,Nb,TrInv,PersTr: Nelson N. Ramirez, VP&TO
TrOpers,TrInv: Jean T. Pogue, TOpO
PersTr,CorpTr: Brenda Johnson, AdmAsst
PersTr,EmplBen: Charles F. Taylor, AdmAsst

38.1% of the subscribers of
TRUSTS & ESTATES
select mutual funds.

CITY NATIONAL BANK OF MIAMI
P.O. Box 3280 33101
305/577-7255 Tr$265 Mil
(Branches in Coral Gables & Miami Beach)
Hd,Nb: Clifford L. Horn, SrVP&TO
PersTr,Nb: Frank G. Brigance, Jr., SrVP&TO
Wesley K. Irons, VP&TrInvO
CorpTr: David Buznego, CTO
TrOpers: Arnold Beciero, TOpO

COCONUT GROVE BANK
2701 S. Bayshore Dr. 33133
305/858-6666 Tr$50 Mil
Hd,PersTr,Nb: Robert S. Forbes, VP&SrTO
TrInv,TrOpers: Rene Carrazana, VP&TO

COMMERCIAL BANK & TRUST COMPANY
North Miami Office
12550 Biscayne Boulevard
P.O. Drawer 61000C 33161
305/759-8511
Hd: James C. Humphreys, VP&TO
David W. Griffin, TO
Elizabeth Barlett, AsstTO

THE DANIA BANK
848 Brickell Ave. 33131
305/374-1861
(Branch of Dania)
Hd: Howard R. Phillips, VP&SrTO
Nb: Olga Cobiella, VP&TO

THE FIRST STATE BANK OF MIAMI
7900 N.E. 2nd Ave. 33138
305/756-3430 Tr$160 Mil
Hd: Dennis P. Clum, ExecVP&TO
PersTr: George S. Bugg, Jr., VP&TO
CorpTr: Richard G. Swan, VP&TO
TrInv: Walter A. Wrase, SrVP&TO
TrOpers: Douglas P. Wilbur, VP&TO

FLAGSHIP NATIONAL BANK OF MIAMI
777 Brickell Ave. 33131
305/579-7150 Tr$500 Mil
(Branches in Coral Gables, Miami Beach & West Palm Beach)
Hd: Charles D. Long, SrVP&SrTO
PersTr: Felix J. Martinez, VP&SrTO
CorpTr: Sandra Tozzie, SrCorpTO
TrInv: Joseph E. Morris, VP&SrTO
EmplBen: Leo Levy, VP&SrTO
TrOpers: Mario Rivera, VP&SrTO
Nb: W. Blake Smith, VP&SrTO

FLORIDA NATIONAL BANK OF MIAMI
P.O. Box 010625 33101
305/377-0543 Tr$150 Mil
(Branch in Coral Gables)
Hd: Kenneth A. Southworth, III, SrVP&TO
PersTr: Gene Rumisek, VP
CorpTr,EmplBen: David Couch, VP
TrInv,ComTrF: Rita Kiernan, IO
TrOpers: Sid Schwalbe, TOpO
Nb: Joseph Sabbatino, MktgO

PAN AMERICAN BANK OF MIAMI
250 S.E. First St. 33131
305/577-5638 Tr$200 Mil
Hd,EmplBen: Richard P. Erickson, SrVP&SrTO
PersTr: Arne R. Themmen, VP&TO
TrOpers: Gary Cardenas, VP
TrInv: Patricia L. Jay, VP&TrInvO
Nb: Samuel M. Betor, VP

ROYAL TRUST BANK OF MIAMI,NatAssn
(Subsidiary of the Royal Trust Co.)
701 S.W. 27th Ave. 33135
305/547-4232 Tr$115 Mil
Hd: Gerald L. Price, Jr., DivVP
TrOpers: Alfonso Gamboa, TO
Nb: Peter A. Isaia, VP

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

SECURITY TRUST CO.
700 Brickell Ave. 33131
305/377-0071 Tr Np
Hd: Thomas W. Kimen, Jr., Pres
PersTr: Paul T. Williams, VP
TrInv,ComTrF,EmplBen: Dean Coleman, VP&TrInvO
TrOpers: Margaret M. Allen, Treas
Nb: Samuel L. Barr, SrVP

SOUTHEAST BANKS TRUST CO.,NatAssn
100 S. Biscayne Blvd. 33131
305/577-3235 Tr$2.06 Bil
(Offices in Bradenton, Deerfield Beach, Ft. Lauderdale, Jacksonville, Largo, Naples, New Smyrna Beach, Orlando, Sarasota & West Palm Beach)
Chm: Harry Hood Bassett
Hd: H. Willis Day, Jr., Pres.
Admin: Robert M. Landry, SrVP
CorpAdmin: Robert A. Thompson, SrVP
TrInv: Anthony B. Long, SrVP

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
1428 Brickell Ave. 33101
305/547-4618
(Branch of Orlando)
Hd: Herbert L. Kurras, ExecVP&TO
AsstNb: Peter E. Houghton, SrVP
Nb: Richard L. Tomlinson, VP

Miami Beach

CITY NATIONAL BANK OF MIAMI
300 71st Street
P.O. Box 4009 33141
305/866-6861 Tr$65 Mil
(Branch of Miami)
Hd: James L. Newman, SrVP&TO
Nb: Howard C. Adler, VP&TO

FLAGSHIP NATIONAL BANK OF MIAMI
1111 Lincoln Road Mall 33139
305/674-5372
(Branch of Miami)

JEFFERSON NATIONAL BANK
301 41st St. 33140
305/532-6451 Tr$30 Mil
Hd: Stuart S. Borovay, VP&SrTO
PersTr,TrOpers: Victor Ildefonso, TO
CorpTr,PersTr: Lourdes Ponce, AsstTO

Miami Shores

PEOPLES FIRST NATIONAL BANK OF MIAMI SHORES
P.O. Box 277 33153
305/757-5511 Tr$40 Mil
Hd: Eugene F. Magee, VP&TO
PersTr,TrOpers: Nellie V. Stiles, VP&AsstTO
Nb: Charles Eldredge, VP&AsstTO

Mount Dora

FIRST NATIONAL BANK
P.O. Box 95 32757
904/383-2111 Tr$30 Mil
Hd,TrInv,Nb: C. Edward Brooks, III, VP&TO
PersTr: Steven D. Bolt, TO
Alice L. Black, AsstTO
Frances T. Huff, AdminAsst

Naples

BARNETT BANKS TRUST CO.,NatAssn
796 Fifth Ave., S.
P.O. Box 488 33939
813/262-1200
(Branch of Jacksonville)
Hd,PersTr: E. L. Brackin, Jr., SrVP
PersTr: Helen Shaver, TO
TrInv: Lee Grischy, SrTrInvO
Hannah D. Lawrence, AsstTO
TrOpers: Paul E. Roadman, AsstTO
Nb: Charles N. Straughan, VP

CITIZENS NATIONAL BANK OF NAPLES
3055 Tamiami Trail, N. 33940
813/261-5522
Hd,TrInv,Nb: Richard J. Peck, SrVP&TO
Est,PersTr,CorpTr,EmplBen: Robert P. Haley, VP&TO
TrOpers: Mary Halsey, TO

THE NATIONAL TRUST COMPANY
P.O. Box J 33941
813/263-2311
(Branch of Fort Myers)
Hd: Richard K. Bennett, SrVP
PersTr: Mavis H. McHargue, VP
TrInv,ComTrF: Ronald G. MacFarlane, VP
TrOpers: Myrna E. Lewis, AdmO
Nb: Donald A. Jones, VP

SECURITY TRUST CO. OF NAPLES
530 Fifth Ave., S. 33940
813/262-8800 Tr$126 Mil
Hd: Robert T. Morse, Jr., Pres.
PersTr: M. Bruce Miner, VP
TrInv: Thomas E. Ingram, VP
TrOpers: Waltraud Hardy, TOpO
Nb: Reinald McCrum, VP

SOUTHEAST BANKS TRUST CO.,NatAssn
1010 Fifth Avenue South
P.O. Box 7189 33940
813/261-5225
(Branch of Miami)
Hd: D. Fred Garner, VP

New Port Richey

ELLIS FIRST NATIONAL BANK
P.O. Box 397 33552
813/847-2265 Tr$25 Mil
Hd: Charles B. McKenzie, Jr., SrVP&TO
PersTr: Alma Marcotte, TO
Est,Gdnshp: Victoria Hamatani, TO
TrOpers: Robert Bauerle, TOpO

The Probate Counsel

The leading Probate Attorneys Directory containing the following: Names and biographical information of lawyers throughout U.S., Canada and foreign countries qualified in Probate and Estate matters. • Digest of Probate Laws of the 50 states, District of Columbia and Canada revised annually, including information on titles of Judges with probate jurisdiction in all states. • Contains the name of one Abstract or Title Company in every county that has one. • List of Real Estate Brokers and Appraisers, names of Banks with Trust Departments and Trust Companies.

1981 Edition now available — $60.00

THE PROBATE COUNSEL
A Pelican Hill Publication
Dept. TE
P.O. Box 1205 Jensen Beach, Fl. 33457

FLORIDA (Cont'd)

New Smyrna Beach

CITIZENS NATIONAL BANK
715 Third Ave. 32069
904/427-5231
(Branch of Leesburg)
Hd: Stephen C. Hall, TO

FLAGSHIP FIRST NATIONAL BANK OF VOLUSIA COUNTY
111 N. Causeway 32069
(Branch of Ormond Beach)
Hd: John T. Anthony, TrAssoc.

SOUTHEAST BANKS TRUST CO.,NatAssn
200 Canal Street
P.O. Drawer 160 32069
904/428-9054
(Branch of Miami)
Hd: Patricia R. Smith, SrTO

North Miami

COMMERCIAL BANK & TRUST COMPANY
12550 Biscayne Boulevard
P.O. Drawer 61000C 33161
Hd: James C. Humphreys, VP&TO
David W. Griffin, TO
Elizabeth Barlett, AsstTO

Ocala

BARNETT BANKS TRUST CO.,NatAssn
35 S.E. First Ave.
P.O. Box 550 32678
904/732-2212
(Branch of Jacksonville)
Hd: A. J. Ingham, Jr., SrTO

FLORIDA NATIONAL BANK AT OCALA
P.O. Box 370 32678
904/732-7541
Hd: J. Jerry Forrest, VP&TO
TrOpers: Connie E. Brown, TO

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 310 32670
904/732-3775
(Branch of Orlando)
Hd: Mrs. Marilyn M. Nadeau, VP&TO
TrAdmin: Mrs. Dolores Dalrymple, TO

Orlando

FLAGSHIP BANK OF ORLANDO
P.O. Box 6727 32803
305/896-2311
Hd: L.E. Black, VP

PAN AMERICAN BANK OF ORLANDO,NatAssn
250 N. Orange Ave. 32801
305/841-2610 Tr$107 Mil
Hd,EmplBen: Kenneth E. Reiber, VP&SrTO
PersTr: Faye Martin, TO
PersTr,Gdnship: Helen Belbeck, VP&TO
TrOpers: Eileen Minnick, TOpO

SOUTHEAST BANKS TRUST CO.,NatAssn
201 East Pine St., P.O. Box 955 32802
305/843-4000
(Branch of Miami)
Hd: John E. Ross, VP

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Box 3631 32802
305/237-4324
(Branches in Bal Harbour, Cape Coral, Daytona Beach, Delray, Dunedin, Fort Lauderdale, Fort Pierce, Lake Wales, Lauderdale By The Sea, Leesburg, Melbourne, Miami, Ocala, Orlando, St. Petersburg and Winter Park)
Hd: Carl E. Stallard, SrVP-FidSvcs
City Hd: Thomas D. Purdy, VP&TO
EmplBen: Betty Peirsol, AsstVP&TO
Tax: Owen Cox, VP
TrInv: B. Carter Randall, SrVP&ChIO
TrOpers: John Race, TOpMgr
Mktg: Bruce H. Welch, VP&TrMktgMgr
Nb: Christopher Clanton, VP&TO
CorpTr: Geraldine Kail, CTO
RE: David Pierce, TREO
AdminSvcs: John Smith, VP&SrTOpO

TRUST COMPANY OF FLORIDA (Tr Only)
P.O. Box 2951 32802
305/841-6000 Tr$120.4 Mil
Hd: W. Shiles McCord, Pres&CEO
PersTr: Anthony Orr, VP&TO
TrInv: John C. Portwood, VP
EmplBen,Nb: Georgia R. Foster, VP&TO

Ormond Beach

FLAGSHIP FIRST NATIONAL BANK OF VOLUSIA COUNTY
200 E. Granada Ave. 32074
904/672-1611 Tr$40 Mil
(Branches in Daytona Beach & New Smyrna Beach)
Hd,TrInv: Robert G. Kellogg, VP&TO
TrOpers: Louise Palermo, TOpO
Nb: John T. Anthony, TrAssoc

Palm Bay

LANDMARK BANK OF BREVARD
500 Highway U.S. 1
305/254-5241
(Branch of Melbourne)
Michael Holliday, Esq., VP&TO

Palm Beach

BANK OF PALM BEACH & TRUST CO.
40 Coconut Row 33480
305/659-3020 Tr$130 Mil
Hd: Robert E. Southall, SrVP&TO
PersTr: Jack Fogleman, VP&TO
CorpTr: Raymond S. Price, AsstVP&TO
TrInv: Bruce Elwell, AsstVP&TrInvO
Kathrine Kantros, TO

BANKERS TRUST CO.
(Investment Advisory Representative Office)
250 Royal Palm Way 33480
305/833-2470 Tr$100 Mil
Mgr: Gordon L. Bishop
Inv: Dennis H. Ferro, VP
Nb: Russell Tandy, Jr. VP

BESSEMER TRUST COMPANY OF FLORIDA
249 Royal Palm Way 33480
305/655-4030 Tr$245 Mil
Hd: John E. Whitmore, Pres&CEO
Admin: Daniel S. Hall, VP
TrInv: Michael F. Page, SrVP
TrOpers: Fred P. Schwind, Comp
Hd,Nb: Robert C. Elliott, SrVP
Nb: Charles Broadrup, VP

FIRST NATIONAL BANK
255 S. County Rd. 33480
305/655-7165 Tr$600 Mil
Hd: Wyckoff Myers, ExecVP&TO
PersTr: Charles A. Penney, SrVP&TO
CorpTr: Anita F. Blakeslee, VP&TO
TrInv: Miner L. Richards, SrVP-Inv
TrOpers: Louise Rowell, TOpO

SECURITY TRUST COMPANY OF PALM BEACH
300 Royal Poinciana Plaza 33480
305/655-9770 Tr$80 Mil
(Wholly-owned subsidiary of The Northern Trust Corp., Chicago)
Hd: J. Bradford Greer, Pres.
PersTr: Gifford Hampton, III, VP
TrInv: Trowbridge Callaway, III, VP
TrOpers: Toni Trillo, TOpSupv
Nb: Alfred Cole, VP

Palmetto

PALMETTO BANK & TRUST CO.
P.O. Box 25 33561
813/722-3271
Hd: Joseph Strong, TO
TrOpers: Trish Bright, TOpSupt

Panama City

BAY BANK & TRUST CO.
P.O. Box 1350 32401
904/769-3333 Tr$43 Mil
PersTr,CorpTr: Missy C. Windham, AsstTO
TrOpers: Barbara C. Kochevar, TOpO

COMMERCIAL BANK
P.O. Box 2180 32401
904/769-4811 Tr$38 Mil
Hd: Dabney Ramseur, Jr., VP&TO
TrOpers: Cheryle D. McConnell, AsstTO

Pensacola

BARNETT BANKS TRUST CO.,NatAssn
100 W. Garden St.
P.O. Box 1192 32595
(Branch of Jacksonville)
Hd: James N. Evans, SrTO
Marc J. Albertson, TO

CITIZENS & PEOPLES NATIONAL BANK
P.O. Box 1072 32595
904/434-2461 Tr$36.5 Mil
Hd: B.V. Renfroe, VP&TO
TrOpers: W. Rhette Anderson, TO

FLORIDA FIRST NATIONAL BANK AT PENSACOLA
P.O. Box 12750 32575
904/432-0211
Hd: J.M. Novota, VP&TO
TrOpers: Betty L. Calloway, AsstTO

Plant City

THE HILLSBORO BANK
202 West Reynolds St. 33566
813/754-3711 Tr$1 Mil
Hd: James S. Moody

Pompano Beach

THE FIRST BANKERS,NatAssn
P.O. Box 1000 33061
305/946-7402 Tr$80 Mil
Hd: Roy H. Wilson, VP&SrTO
TrInv: Fred T. Reynolds, VP&TrInvO
TrOpers: Ruth Beckett, TOpO
Tax: James O'Neil, TxO

FLORIDA COAST BANK OF BROWARD COUNTY
2850 N. Federal Hwy., P.O. Box 2066 33061
305/942-6600 Tr$58 Mil
Hd,CorpTr,EmplBen: Fredericka F. Achin, SrVP&SrTO
PersTr,EmplBen: Thomas E. Joyce, SrTO
PersTr,ComTrF: Lawrence H. Westervelt, TO
PersTr: Paul E. Xylander, Jr., TO
TrInv: Robert V. Herzog, TrInvO
Nb: Ronald E. Dade, TBDO
Sally Schmid, AsstTOpO
PersTr: Cunera S. Voute, AsstTO

Port Charlotte

THE NATIONAL TRUST COMPANY
P.O. Box 2068 33952
813/629-1100
(Branch of Fort Myers)
Hd: J. Maurice Harrell, VP

PORT CHARLOTTE BANK & TRUST COMPANY
Olean Blvd. & Aaron St.
P.O. Box 3032 33952
813/625-6131 Tr$20 Mil
Hd: Robert J. Riley, SrVP&TO

Punta Gorda

FLAGSHIP BANK OF TAMPA
P.O. Box 1866 33950
813/639-3151
(Branch of Tampa)
Hd: Frances D. DeGraw, VP&TO

Quincy

CITIZENS BANK & TRUST CO.
P.O. Box 760 32351
904/627-7155 Tr$2 Mil
Hd: T.E. Nixon, Pres&TO

THE QUINCY STATE BANK
P.O. Box 898 32351
904/875-1000 Tr/o$30 Mil
Hd: Mary Lil May, TO

Riviera Beach

FIRST MARINE BANK & TRUST CO.
P.O. Box 9788 33404
305/844-4351 Tr/o$185 Mil
(Branch of Lake Worth)
Hd,Nb: John R. Simpson, ExecVP
PersTr: Gary L. Galbreath, VP&TO
Robert E. Bridson, TO
Dorothy C. Snyder, TO
TrInv: Allan R. Pinder, AsstVP&TO
TrOpers: Shirley A. Swann, TOpO
TrTax: John F. Pace, VP&TO

St. Augustine

ATLANTIC BANK OF ST. AUGUSTINE
P.O. Box 530 32084
904/824-8451 Tr$4.6 Mil
Hd: John W. Daniels, VP&TO

BARNETT BANKS TRUST CO.,NatAssn
60 Cathedral Place
P.O. Drawer 1929 32084
(Branch of Jacksonville)
Hd: Dorothy Olson, TO

St. Petersburg

CENTURY FIRST NATIONAL BANK OF PINELLAS COUNTY
P.O. Box 1689 33731
813/823-9451 Tr$160 Mil
Hd: Gregory E. Miller, SrVP&SrTO
PersTr: Larry D. Surgeson, VP&SrTO
TrInv: James C. Parrish, Jr., VP&TrInvO
Nb: Richard C. Koch, EPO

ELLIS NATIONAL BANK OF ST. PETERSBURG
P.O. Box 12688 33733
813/896-0021
Hd: Virgil C. Adams, Jr., VP&TO

FLAGSHIP BANK OF ST. PETERSBURG,NatAssn
P.O. Box 12713 33733
813/525-1111
Hd: Marion Y. Stiner, VP&TO

THE FLORIDA NATIONAL BANK
P.O. Box 1191 33731
813/896-5611 Tr$60 Mil
Hd: William B. Ellisor, VP&SrTO
Warren H. Moore, VP&TO
Susan A. Canning, TO
Bernard C. Kehler, TO
TrOpers: Marlene C. Boyer, TOpO
Nb: David T. Richards, TrMktgO

LANDMARK UNION TRUST BANK OF ST. PETERSBURG,NatAssn
Central Avenue at Ninth St., North 33701
813/821-1111 Tr$400 Mil
(Branch in Seminole)
Hd: William A. Eickhoff, VP&SrTO
PersTr: Ward J. Curtis, Jr., AsstVP&TO
CorpTr: Bengt O. Tjernstrom, AsstVP&TO
TrInv: Kent R. Herr, AsstVP&TIO
EmplBen: Kenneth L. Wood, AsstVP&TO
TrOpers: Bruce E. Fyfe, TOpO
Nb: Thomas S. Miller, VP&TO

NATIONAL TRUST BANK OF FLORIDA
100 Tyrone Blvd. 33710
813/347-9711 Tr$30 Mil
Hd: James E. Pangburn, ExecVP & SrTO
PersTr: Lyman G. Sener, Jr., SrVP
TrInv: Linton Murdock, SrVP
TrOpers: Philip C. Barth, Jr., VP
Nb: George M. Atkinson, AsstVP

RUTLAND BANK
P.O. Box 4043 33731
813/894-4178 Tr$85 Mil
Hd,Admin: Dona L. Metz, SrVP&SrTO
TrInv,Nb: Marvin L. Stull, VP&TO
Admin: William Henry, AsstVP&TO
TrOpers: Myrtle Greene, TOpO

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
P.O. Drawer G 33731
813/823-4181
(Branch of Orlando)
Hd: William H. Clark, SrVP&TO
PersTr: John R. Jackson
TrInv: Vernon B. Gayne, Jr., TrInvO
Nb: William E. Reischmann, VP&TO

St. Petersburg Beach

FIRST GULF BEACH BANK & TRUST CO.
7500 Gulf Blvd., P.O. Box 67068 33736
813/367-2786 Tr$45 Mil
Hd: H. Lee Aust, VP&SrTO
Margaret B. Nursey, TO
Lucy Kington, AdmAsst

Sarasota

ELLIS BANK & TRUST CO.
P.O. Box 4295 33578
813/366-2580 Tr$400 Mil
Hd: Robert M. Stith, Jr., ExecVP&SrTO
PersTr,EmplBen: Donald B. Griswold, SrVP&TO
TrInv: W. Richard Fox, SrVP&TO
TrOpers: Mary Jones, AsstTOpO
Nb: Alan C. Coltman, VP&TO
Prob,Tax: William F. Arthur, SrVP&TO

EXCHANGE BANK OF SARASOTA COUNTY TSO
P.O. Box 5767 33579
813/223-6131
(Trust Service Office of Exchange Bank & Trust Company of Florida (Tampa))
Hd: Donald M. Sikorski, VP

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
Ste. 203, Snelling Plaza, 4000 South Tamiami Trail
P.O. Box 15378 33579
(Branch of Boston, MA)
Hd: Robert F. Quimby, VP
Robert H. Mitchell, VP,BusDev
Suzanne F. Lewis, AsstTOAdmin

THE NATIONAL TRUST COMPANY
P.O. Box 5789 33579
813/957-1205
(Branch of Ft. Myers)
Hd: J. Bryan Putnam, SrVP
PersTr: Edward Doran, VP
TrInv: Gary Campbell, VP
TrOpers: Josephine Kuprenko, TOpO
Nb: Philip McCown, VP

PAN AMERICAN BANK OF SARASOTA
P.O. Box 2138 33578
813/365-4000 Tr$35 Mil
Hd: William B. Key, III, VP&SrTO
PersTr: Claude J. DuPont, VP&TO
James C. Kinard, Jr., TO
TrOpers: Helen I. Wilson, AsstVP&TO
Nb: John G. Williams, VChmBd
Diane D. Moisuk, TO,Prob

SECURITY TRUST CO. OF SARASOTA,NatAssn
(Trust Only)
1390 Main St., Ste. 610 33577
813/366-1800 Tr/o$250 Mil
(Subsidiary of Northern Trust Corp., Chicago)
Hd: Barry G. Hastings, Pres.
PersTr: Samuel T. Gay, Jr., VP
PersTr: Arthur J. Ferguson, VP
TrInv: Willard C. Kayser, Jr., VP
TrInv: Robert R. Brown, VP
Nb: Gregory M. Nelson, 2ndVP
Nb: Lester Kurth, VP

SOUTHEAST BANKS TRUST CO.,NatAssn
1401 Main Street
P.O. Box 267 33578
813/953-8274
(Branch of Miami)
Hd: Robert J. Sheffler, SrVP
PersTr: Jerome A. Jannopoulo, VP
Nb: Anthony DeDeyn, VP

Sebring

BARNETT BANKS TRUST CO.,NatAssn
231 Ridgewood Drive
P.O. Box 1946 33870
813/385-1518
(Branch of Jacksonville)
Hd: L.E. Ford, III, TO

FIRST NATIONAL BANK OF SEBRING
P.O. Box 1867 33870
813/385-5101 Tr$19.6 Mil
Hd: Douglas A. Rapp, VP&TO
TrOpers: Mrs. Kathryn Heffner, AsstTO

Seminole

COMMUNITY BANK OF PINELLAS
P.O. Box 3367 33542
813/397-7411 Tr$40 Mil
Hd: James E. Lashbrook, VP&SrTO
PersTr: Mrs. Jane E. Pursley, TO

LANDMARK UNION TRUST BANK OF ST. PETERSBURG,NatAssn
6801 Seminole Blvd. 33542
813/393-3411
(Branch of St. Petersburg)
Allen G. Shaffer, TO

South Miami

FIRST NATIONAL BANK OF SOUTH MIAMI
P.O. Box 431000 33143
305/667-5511 Tr$35 Mil
Hd: Allen H. Collier, VP&SrTO
TrOpers: Rosemary Hamilton, TrAdm
Nb: Gale K. Hovey

Stuart

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer 2316 33494
305/287-4000 Tr$117 Mil
Hd,CorpTr: Richard H. Cook, VP&TO
PersTr,Nb: David DeBerry, AsstVP&TO
TrInv,EmplBen,TrOpers: Gary Hays, AsstVP&TO

FLORIDA NATIONAL BANK OF MARTIN COUNTY
P.O. Box 2436 33494
305/287-4200 Tr/o$11 Mil
Hd: Dale T. Abrahamson, VP&TO
PersTr: James H. Kendall, TO

Sun City Center

SUN CITY CENTER BANK
P.O. Box 5867 33570
813/634-5875
(Trust Service Office of Exchange Bank & Trust Company of Florida (Tampa))
Hd: Wilson Sistrunk, VP

Over 4,700 Banks & Trust
Companies subscribe to
TRUSTS & ESTATES

FLORIDA (Cont'd)

★Tallahassee

BARNETT BANKS TRUST CO.,NatAssn
Calhoun at Jefferson, P.O. Box 5257 32301
904/224-1111 Tr$20 Mil
(Branch of Jacksonville)
Hd: Robert C. Nihan, VP

CAPITAL CITY FIRST NATIONAL BANK
P.O. Lock Drawer 900 32302
904/224-1171 Tr$20 Mil
Hd: Carl G. Monson, VP&TO

THE LEWIS STATE BANK
215 S. Monroe St. 32301
904/224-2121 Tr$15 Mil
Hd: Kenneth L. Pray, Jr., SrVP&TO
TrOpers: Elaine E. Lotspeich, AsstTO

Tampa

EXCHANGE BANK & TRUST COMPANY OF FLORIDA
P.O. Box 1469 33601
813/224-5201 Tr$600 Mil
(Branches in Clearwater, Ft. Myers, Sarasota & Sun City Center)
Hd: Herbert C. M. Hoover, SrVP&SrTO
PersTr: Joseph L. Simmons, GrpVP
CorpTr: Edgar Trocke, GrpVP
TrInv: John Willoughby, GrpVP&SrTIO
ComTrF: Stan Evdemon, VP
Scott Givens, VP
EmplBen: David Durfee, AsstVP
EmplBen: Arvel Gschwend, AsstVP
TrOpers: Wm. Meeham, VP&TOpO
Nb: Wm. Reppen, VP
Tax: Arthur Peffer, TO

FIRST NATIONAL BANK OF FLORIDA
P.O. Box 1810 33601
813/224-1861 Tr$674 Mil
(Branch in Bradenton)
Hd: James M. Kelly, SrVP&SrTO
PersTr: John J. Howley, SrVP&TO
CorpTr: Richard L. Care, VP
TrInv: Roland A. Wilson, III, SrVP
ComTrF: Rebecca B. Charles, TO
EmplBen: R.J. Poe, SrVP&TO
TrOpers: L. C. McDonough, VP

FLAGSHIP BANK OF TAMPA
P.O. Box 1498 33601
813/224-2460 Tr$200 Mil
(Branches in St. Petersburg, Orlando and Punta Gorda)
Hd: John M. Tapley, SrVP&SrTO
PersTr: Robert A. Barnett, VP&TO
CorpTr: Gilman Gauvin, TO
TrInv: John R. George, VP&TrInvO
EmplBen: William F. Tarry, VP&TO
TrOpers: Frank McLaughlin, VP&TOpO

METROPOLITAN BANK & TRUST COMPANY
4600 West Cypress St. 33609
813/871-2238
Hd: Gerald A. Youngs, SrVP&TO
Charles Castiglione, TOpO

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
Sun Financial Centre
300 Madison St. 33602
813/839-3311
(Branch of Orlando)
Hd: Robert W. Andrews, Jr., SrVP&TO

Tequesta

FIRST MARINE BANK & TRUST CO.
P.O. Box 3327 33458
305/746-6701
(Branch of Lake Worth)
Edward M. Ohlhaber, VP&TO
James E. Chapman, TO

Valparaiso

VALPARAISO BANK & TRUST CO.
23 John Sims Pkwy. 32580
904/678-4141 Tr/o$10 Mil
Hd: James M. Johnson, III, VP&TO

Venice

FIRST NATIONAL BANK OF VENICE
P.O. Drawer 1847 33595
813/484-0481 Tr$90 Mil
Hd,Nb: Edward J. Schmidt, Jr., VP&SrTO
Hd,Admin: Ted F. Ruckert, VP&TO
PersTr: Lee Burns, TO
TrInv: Edise Sievers, TrInvAdmn
TrOpers: Debra Lawrence, Opers Adm
Probate: Charlotte Lanigan, ProbAdm
Tax: Helen Sandburg, TaxAdm

VENICE-NOKOMIS BANK & TRUST CO.
P.O. Box 676 33595
813/488-0500 Tr$90 Mil
Hd: Anthony H. Levering, SrVP&SrTO
PersTr: Harry M. Reeser, III, VP&TO
TrInv: I.W. Sieffert, VP&TrInvO
TrOpers: Louis A. Geller, TOpO
Prob: Mary G. Toundas, AsstTO
PersTr: Linda A. Bayard, AsstTO
Nb: Alfred Frank, Jr., VP&TO

Vero Beach

THE BEACH BANK
755 Beachland Blvd. 32960
305/231-2404 Tr$50 Mil
Hd: H.R. Chenault, Jr., VP&SrTO
PersTr: Robert E. Poysell, Jr., TO
PersTr: John W. Averell, TO
TrOpers: Rose Ann Ledford, TOpO

THE FIRST BANKERS OF INDIAN RIVER COUNTY
P.O. Box 1269 32960
305/569-5500 Tr$32 Mil
Hd: Warren E. Lewis, VP&TO
TrOpers: Coretha M. Nees, TOpO
Sue Bradley, AsstTOpO

FLORIDA NATIONAL BANK AT VERO BEACH
P.O. Box 850 32960
305/562-8183 Tr$30 Mil
Hd,Nb: William P. Stewart, VP&SrTO
PersTr: Ann McLane, TO
TrOpers: Kay Hennessay

West Palm Beach

ATLANTIC NATIONAL BANK OF PALM BEACH COUNTY
Datura St. & Olive Ave. 33402
305/655-8833
Hd: J.H. Paulsen, II, VP&TO
PersTr: T. H. Saari, Jr., TO

FLAGSHIP NATIONAL BANK OF MIAMI
2725 South Dixie Hwy. 33402
305/832-4121, Ext. 362
(Branch of Miami)

FLORIDA NATIONAL BANK OF PALM BEACH COUNTY
303 First Street, P.O. Box 3046 33402
305/832-4161 Tr/o$12 Mil
Hd: Brenda L. Earl, VP&SrTO
TrOpers: Linda Parks, Mgr

HARRIS TRUST
501 S. Flagler Drive 33401
305/833-6650
(A Trust Representative Office of Harris Trust, Chicago)
Hd: James L. Parsons, VP&GenMgr
Jay L. Owen, VP

NBD FINANCIAL SERVICES OF FLORIDA, INC.
(Investment Advisory Office of National Bank of Detroit)
1920 Palm Beach Lakes Blvd. 33409
305/686-5676
James W. Thompson, VP
Richard A. Hernquist, VP

SOUTHEAST BANK,NatAssn
3700 Broadway
P.O. Box 4300 33402
305/848-7232
(Branch of Miami)
Hd,Nb: Kenneth M. Float, Jr., VP
PersTr,Est: Everett R. Jacobson, VP

Winter Haven

BARNETT BANKS TRUST CO.,NatAssn
11 Fifth St., S.W.
P.O. Box 820 33880
(Branch of Jacksonville)
Hd: Richard C. Cheney, SrTO

EXCHANGE BANK OF POLK COUNTY
P.O. Drawer 189 33880
813/294-4411 TrNp
Hd: W.G. Freeman, II, VP&SrTO
A.E. Sasso, VP&TO
Tax: Roland H. Imes, AssocTO
Samuel W. Hart, AssocTO

Winter Park

BARNETT BANKS TRUST CO.,NatAssn
250 Park Avenue, P.O. Box 1000 32789
305/646-3274 Tr$250 Mil
(Branch of Jacksonville)
Hd: James R. Lobley, VP
Timothy K. Ford, VP
PersTr,CorpTr: Nancy R. Bradford, SrTO
Prob: Robert Lesperance, TO
Rachel R. Askew, TO
CorpTr: Frances H. Mills, AsstTO
TrInv: Frank A. Dwyer, TrInvO

COMBANK/WINTERPARK
750 S. Orlando Ave. 32789
305/646-6351 Tr$102 Mil
(Branch in Clearwater)
Hd: James R. Muehlbauer, SrVP&SrTO
EmplBen: Patricia Hindes, TO
PersTr: Tracy Levens, TO
CorpTr: Charles Benitez, TO
TrInv: David F. Currier, VP&TO
TrOpers: Roberta Levinson, AsstTO
Nb: Edward H. Christy, VP&TO

SUN BANKS OF FLORIDA, INC.
Estate and Trust Division
451 Park Ave., North 32800
305/628-4500
(Branch of Orlando)
Hd: Christopher Clanton, VP&TO

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

GEORGIA

Albany

CITIZENS & SOUTHERN BANK OF ALBANY
P.O. Box 1309 31703
912/432-4250
(Affil. Branch of C&SNB, Atlanta)
Hd: Randy Sherrer, TO

FIRST NATIONAL BANK OF ALBANY
410 Broad Ave. 31703
912/436-8421 Tr$4 Mil
Hd: G.M. Whitton, VP&TO

FIRST STATE BANK & TRUST CO.
333 Broad Ave. 31702
912/883-4800 Tr/o$57 Mil
Hd,CorpTr,Nb: Joseph B. Powell, Jr., SrVP&TO
PersTr: James D. Lanier, AsstVP&TO
TrInv,ComTrF,TrOpers: James L. Mauldin, AsstVP&TO
EmplBen,TrOpers: W.R. Stratford, VP&TO

SECURITY BANK & TRUST CO.
P.O. Box 1912 31702
912/883-5000 Tr$3.8 Mil
Hd: R.L. Farrar, Pres
Bonnie P. Page, AsstTO

Athens

CITIZENS & SOUTHERN NATIONAL BANK
100-110 E. Clayton 30601
404/549-8700
(Branch of Atlanta)
Hd: Janey M. Cooley, AsstVP&TO

FIRST NATIONAL BANK OF ATHENS
P.O. Box 1807 30613
404/546-1866 Tr$30 Mil
Hd: C. David Bell, SrVP&TO
Sanders F. Hale, VP&TO

★Atlanta

BANK OF THE SOUTH,NatAssn
55 Marietta St. N.W. 30303
404/529-4611 Tr$250 Mil
Hd: Ken C. Coker, SrVP
PersTr: Robert B. Rountree, VP&SrTO
CorpTr: Fran Spotts, TO
TrInv: Philip Larkins, VP
TrOpers: James Berrong, VP&TO
EmplBen: Suzanne Whilden, TO
Nb: John W. Aldridge, VP&TO

CITIZENS & SOUTHERN NATIONAL BANK
99 Annex 30399
404/581-2121 Tr$4.7 Bil
(Branches in Albany, Athens, Augusta, LaGrange, Macon, Savannah & Valdosta)
Hd: William B. Stark, ExecVP
PersTr: George W.P. Atkins, SrVP
Corp&InstInv,TrOpers: Kenneth J. Phelps, SrVP
TrInv&InvCoun: David W. Meese, ExecVP
ComTrF: Bruce L. Laser, VP
SrNBO&Will Ret'n: George L. Harris, Jr., SrVP
PersTrMktg: W. Frank Bulloch, VP
Corp&InstTrMktg: Richard Schweitzer, VP
InvCounMktg: James R. Wood, SrVP

FIRST NATIONAL BANK
P.O. Box 4148 30302
404/588-6669 Tr$3.1 Bil
(Branches in Atlanta, Dalton & Decatur)
Hd: Ray E. Marchman, Jr., ExecVP
PersTr: Edward J. DenDooven, GrpVP
CorpTr,TrOpers: Fred M. Shell, SrVP
TrInv: James E. Wallace, VP
ComTrF: Milton E. Miller, VP
Legal&Regulatory: George E. Swanson, Jr., Legal Coun
Nb: Fred R. Betts, GrpVP
EmplBen: Julian C. Jett, Jr., VP

FIRST NATIONAL BANK-BUCKHEAD
3040 Peachtree Rd. NW 30305
404/231-7869
(Branch of Atlanta)
Janet M. Ansorge, AsstVP
Michael A. Rosenwasser, AsstVP
James H. Vandiver, AsstVP

NATIONAL BANK OF GEORGIA
P.O. Box 1343 30301
404/586-8100 Tr$590 Mil
Hd: John H. Strickler, ExecVP
PersTr: Robert H. Tolleson, GpVP&TO
CorpTr,EmplBen: Raymond H. Sapp, GpVP&TO
TrInv: Charles J. Wallace, Jr., VP&TrInvO
TrOpers: Bette Heaberlin, VP&TO
TrNb: Arthur F. Morgan, SrVP
Walter G. Wilkins, VP&TO

TRUST COMPANY BANK
P.O. Box 4655 30302
404/588-7571 Tr$3.4 Bil
Hd: Jesse S. Hall, ExecVP
PersTr: E. Larry Eidson, SrVP
CorpTr,EmplBen: C. Linden Longino, SrVP
TrInv ComTrF: Lawrence J. Trotti, SrVP
TrOpers: Thomas L. Lanier, GrpVP
Nb: H. Hamilton Smith, SrVP

Augusta

CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 912 30903
404/828-8208
(Branch of Atlanta)
Hd: Carlton S. Foulk, VP

FIRST NATIONAL BANK & TRUST CO.
801 Broad St. 30903
404/722-5311 Tr$80 Mil
Hd: H.C. McGowan, Jr., VP&TO

GEORGIA RAILROAD BANK & TRUST CO.
P.O. Box 1211 30903
404/823-2676 Tr$100 Mil
Hd: Edward C. Austell, SrVP

Austell

CITIZENS & SOUTHERN BANK OF COBB COUNTY
2765 Mozley St. S.W. 30001
404/948-1933 Tr$.4 Mil
Hd: Walter M. Mills, ExecVP&TO

Bainbridge

THE CITIZENS BANK & TRUST CO.
P.O. Box 707 31717
912/246-4242 Tr/u$1 Mil
Hd: Woodrow W. Emanuel, VP&TO

The typical reader of
TRUSTS & ESTATES
has been reading it
for 8.4 years.

Brunswick

AMERICAN NATIONAL BANK OF BRUNSWICK
P.O. Box 1398 31521
912/265-4950 Tr$56 Mil
(Branch in Jesup)
Hd: D. James Snyder, VP&TO
PersTr: Mary Virginia Jones, TO
TrOpers: Betty K. Kennedy, VP&TO
TrInv,CorpTr: William S. Burdell, Jr., VP&InvO

THE COASTAL BANK OF GEORGIA
P.O. Box 1024 31521
912/264-4311 Tr$19 Mil
(Branch in St. Simons Island)
Hd,TrInv,EmplBen,Nb:
John C. Welch, VP&TO

Calhoun

CALHOUN FIRST NATIONAL BANK
P.O. Box 12169 30701
404/629-4531 Tr/o$5 Mil
George Crowley, AsstVP&TO
TrOpers: Mrs. Linda Ruddell, TOpO

Camilla

PLANTERS & CITIZENS BANK
21 North Harney St. 31730
912/336-5271
Hd: Joe B. Adams, Pres&TO

Carrollton

PEOPLES BANK
P.O. Box 70 30117
404/832-9662 Tr$14 Mil
Hd: W. Dan Chance, VP&TO

Cedartown

FIRST NATIONAL BANK OF POLK COUNTY
P.O. Box 228 30125
404/748-1750 Tr$5 Mil
Hd: Glenn L. Mitchell, Jr., VP&TO

Columbus

COLUMBUS BANK & TRUST CO.
P.O. Box 120 31902
404/571-2237 Tr$350 Mil
Hd: Samuel M. Wellborn, III, SrVP&TO
PersTr: Michael E. Turner, VP&TO
CorpTr: Alice R. Herin, AsstVP&TO
TrInv: J. Blanchard Huff, Jr., VP
ComTrF: John W. Walden, Jr., VP&InvO
EmplBen: Thomas G. Lowry, VP&TO
TrOpers: Dewayne Jenkins, TOpO
Nb: William M. Pickard, VP&TO
TrTax: Mial D. Stafford, AsstVP&TO
Addie Cunningham, TO

TRUSTWARE®
means results in...
76 GEORGIA
AAA3521
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391-1700

GEORGIA (Cont'd)

Columbus (Cont'd)

FIRST NATIONAL BANK OF COLUMBUS
P.O. Box 40 31993
404/324-4761 Tr$100 Mil
Hd,Inv,Nb: Douglas R. Cockrill, SrVP&TO
DirOpers,EmplBen: Charles H. Kent, VP&TO
TrOpers: Ellen L. Kerr, TO
CorpTr,PersTr: W.R. Luttrell, Jr., TO
PersTr: Mrs. Doris R. Brown, TO
EmplBen,CorpTr: Mrs. Linda U. Hadley, AsstTO
Re: E. Buford King, III, AsstVP
Admin: Mrs. Martha T. Eubanks

THE NATIONAL BANK & TRUST CO.
P.O. Box 431 31902
404/324-4792 Tr$60 Mil
Hd,PersTr,TrInv: Robert S. Poydasheff, SrVP&TO
PersTr,EmplBen: Gladys K. Miller, TO
ComTrF,TrOpers: Kenneth L. Lancaster, TopO
PersTr: Romayne W. Lloyd, AsstTO
Nb: John E. Parrish, Jr., TrDevO
RetConslt: F.S. Taylor

Dalton

FIRST NATIONAL BANK
P.O. Box 1088 30720
404/278-2265 Tr$22 Mil
(Branch of Atlanta)
Hd: Stan Walker, TO

HARDWICK BANK & TRUST COMPANY
201 West Waugh St. 30720
404/278-3030 Tr$1 Mil
Hd,PersTr,CorpTr: W. Hulen Barbaree, Pres
K.W. Gong, AsstTO

Decatur

FIRST NATIONAL BANK
315 W. Ponce de Leon Ave. 30031
404/588-5333
(Branch of Atlanta)
Hd: Thomas E. Gould, TO
R. Victor Page, Jr., TO

Gainesville

THE CITIZENS BANK
402 Washington St. 30501
404/536-3404 Tr$3 Mil
Hd: Philip M. Rollings

FIRST NATIONAL BANK
P.O. Box 937 30503
404/536-6641 Tr$55 Mil
Hd: Thomas W. Sweet, GpVP&TO
PersTr,CorpTr: J.D. Baumgardner, VP&TO
TrInv,ComTrF: Peter D. Miller, VP&TO
TrOpers: Joyce Chester, TOpO
Nb: G. Walton Moore, III, AsstVP&TO
EmplBen: Wanda White, EBRep

GAINESVILLE NATIONAL BANK
P.O. Drawer 978 30503
404/534-3501
Hd: Allen Payne Long, VP&TO
TrOpers: Ann Parks, AsstVP&TO

Griffin

THE BANK OF GRIFFIN
P.O. Box 19 30223
404/227-1313 Tr$3 Mil
Hd: V. Stell Gray, ExecVP&TO

COMMERCIAL BANK & TRUST CO.
P.O. Drawer C 30224
404/228-2714 Tr$54 Mil
Hd: L.H. Thompson, Jr., SrVP&TO
Richard M. Hunter, AsstVP&TO
Rosa D. Stewart, AsstTO

FIRST NATIONAL BANK OF GRIFFIN
P.O. Drawer F 30224
404/227-2251 Tr$10 Mil
Hd: Robin W. Nance, VP&TO

Jesup

AMERICAN NATIONAL BANK OF BRUNSWICK
204 W. Cherry St. 31545
912/427-2011
(Branch of Brunswick)
Hd: D. James Snyder, VP&TO

La Grange

CITIZENS & SOUTHERN BANK OF WEST GEORGIA
P.O. Box 1309 30241
404/884-6611
(Affil. of C&SNB, Atlanta)
Hd: James B. Parker, TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 250 30241
404/884-3371
Hd: Howard R. Park, Pres&TO
Nb: William M. Pickard, VP&TO

Louisville

FIRST NATIONAL BANK
P.O. Box 467 30434
912/625-7291 Tr$2 Mil
Hd: W.F. Easterlin, Jr., Pres&TO
Olin R. Jackson, ExecVP&AsstTO

Macon

CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 4007 31213
912/742-2121
(Branch of Atlanta)
Hd: Don A. Pinson, VP

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 4248 31208
912/742-3161 Tr$180 Mil
Hd: Robert W. Greene, SrVP&TO
PersTr: Mary D. Kearnes, VP&TO
CorpTr: William R. Jones, TO
TrInv,ComTrF,EmplBen: Dora Jean McCardel, TO
TrOpers: Franklin S. Stokes, SrTOpO
Nb: J.R. Johnson, TBDO

GEORGIA BANK & TRUST CO.
P.O. Box 29 31298
912/746-0511 Tr$25 Mil
Hd,PersTr,TrInv,TrOpers,Nb: Charles F. Rehberg, Jr., VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Jack E. Stone, Jr., TO

Marietta

THE FIRST NATIONAL BANK
100 Cherokee St. 30060
404/424-7777 Tr$12 Mil
(Branch in Marietta)
Hd,TrInv,Nb: Larry W. Hayes, SrVP&SrTO
PersTr,TrOpers: Marge Dickey, TO
CorpTr,EmplBen: Melissa Spencer, AsstTO

THE FIRST NATIONAL BANK COBB
P.O. Box 409 30061
404/424-7777
(Branch of Marietta)
Marge N. Dickey, TO
Melissa Spencer, AsstTO

Monroe

NATIONAL BANK OF WALTON COUNTY
P.O. Box 72[illegible] 30655
404/267-6511 Tr$3 Mil
Hd: Mary W. Walker, Pres&TO
Charles T. Ruark, ExecVP&AsstTO

Moultrie

MOULTRIE NATIONAL BANK
P.O. Box 849 31768
912/985-1120 Tr$12 Mil
Hd: William E. Plowden, Jr., VP&TO

Pelham

FARMERS BANK OF PELHAM
P.O. Box 667 31779
912/294-2691
Hd: W. Terry Palmer, Pres&TO
Wm. T. Hand, Csh,AsstTO&VP

Rome

THE FIRST NATIONAL BANK
P.O. Drawer B 30162
404/291-4421 Tr$30 Mil
Hd: Ralph B. Small, VP&TO
TrOpers: Doris C. Earle, TO

THE NATIONAL CITY BANK
P.O. Box 1193 30161
404/291-9000 Tr$25 Mil
Hd: Gregory C. Wilkes, VP&TO
PersTr: Robert W. Steinbruegge, TrOAdm
TrOpers: Mrs. Betty Ayers, TOpO

ROME BANK & TRUST CO.
P.O. Drawer L 30161
404/291-0123 Tr$3.5 Mil
Hd: Frank H. Redwine, III, VP&TO

St. Simons Island

THE COASTAL BANK OF GEORGIA
(Branch of Brunswick)
Hd: J.C. Welch, VP&TO

Merrill Lynch Government Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

SEE PAGE 73 FOR DETAILS

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

Savannah

CITIZENS & SOUTHERN NATIONAL BANK
22 Bull St. 31401
912/944-3460
(Branch of Atlanta)
Hd: Joe Daniel, Jr., VP&TO

SAVANNAH BANK & TRUST CO.
P.O. Box 9947 31412
912/234-3441 Tr$135 Mil
Hd: Roger A. Littell, SrVP
PersTr: Lewis M. Little, Jr., TO
PersTr: Henry F. Garlington, TO
EmplBen: Patrick J. McCarl, TO
TrOpers: Thomas I. Pierce, TOpO
Nb: Robert J. Cole, TO

TRUST COMPANY BANK OF SAVANNAH
P.O. Box 8668 31412
912/233-4111
Hd: Eugene H. Switzer, ExecVP-Tr
TrAdmin: Donald R. Correll, Vp&TO
TrOpers: Lucile K. Smith, SrTOpO
Frances L. Korte, AsstTO

Statesboro

FIRST BULLOCH BANK & TRUST CO.
40 North Main St.
912/764-6611 Tr$2.5 Mil
Hd: John B. Barton, VP&TO

Thomasville

THE CITIZENS & SOUTHERN BANK OF THOMAS COUNTY
P.O. Box 1178 31792

Toccoa

BANK OF TOCCOA
P.O. Box 430 30577
404/886-9421 Tr/o$5 Mil
Hd: Charles E. Nelson, VP&TO
TrOpers: Betty B. Fuller, AsstVP&TO

Valdosta

CITIZENS & SOUTHERN NATIONAL BANK
106 South Patterson 31601
912/242-6120
(Branch of Atlanta)
Hd: Steve Chitty, VP&TO

FIRST NATIONAL BANK
P.O. Box 848 31601
912/244-2740 Tr/o$6 Mil
Hd: Donald T. Schutt, Pres&TO
TrOpers: Sandra Fletcher

FIRST STATE & TRUST COMPANY
527 N. Patterson St. 31601
912/242-5725 Tr$2 Mil
Hd: Paul W. Cribbs, TO

Vidalia

DARBY BANK & TRUST CO.
P.O. Box 870 30474
912/537-8813
Hd. J.F. Darby, Jr., Pres&TO
TrOpers: Anne D. Conner, AsstTO

FIRST NATIONAL BANK & TRUST CO.
800 East First St. 30474
912/537-2221 Tr$1.5 Mil
Hd: Ned O.S. Gross, Jr.

Waycross

FIRST NATIONAL BANK
P.O. Box 59 31501
912/283-1516 Tr/o$15 Mil
Hd: William K. Rhodes, SrVP&TO
TrOpers: Cheryl F. Jardine, AsstCsh

Waynesboro

BANK OF WAYNESBORO
P.O. Box 637 30830
404/554-5171
Hd: W.H. Harper, Jr., Pres&TO
Marjorie O. Dales, AsstTO

West Point

FIRST NATIONAL BANK
P.O. Box 350 31833
404/645-2944 Tr/u$1 Mil
Hd: Jack P. Keith, Pres&SrTO
Rudine J. Heggood, TO

HAWAII

Hilo

BISHOP TRUST CO., LTD.
P.O. Box 397 96720
808/935-3737
(Branch of Bishop Trust Co., Ltd., Honolulu)
Mgr: James A. Dykes, VP&TO

FIRST HAWAIIAN BANK
1205 Kilauea Ave. 96720
808/935-3701
(Branch of Honolulu)
Hd: Clifford U. Dias, TO

HAWAIIAN TRUST CO., LTD.
P.O. Box 1417 96720
808/961-3784
(Branch of Honolulu)
Hd: Judy D. Malagday, AsstVP

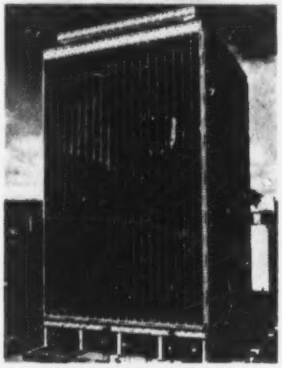
★Honolulu

AMERICAN SECURITY BANK
P.O. Box 2000 96805
808/525-6874 Tr$15 Mil
Hd: Jack Van Osdol, AsstVP&Mgr

AMERICAN TRUST CO. OF HAWAII, INC.
1203 Davies Pacific Center 96813
800/367-5210 Tr$450 Mil
Hd: Robert R. Midkiff, Pres
Mktg,PersTr: Koki Akamine, AsstVP
TrOpers: Barby T. Smith, VP&Treas
TrAdmin: Stephen E. Harris, VP
EbTMktg: Patrick S. Steele, AsstVP
Hawaii Land Trust: Carol Mon Lee, VP

BISHOP TRUST CO. LTD.
P.O. Box 2390 96804
808/523-2111 Tr$1.5 Bil
(Branch in Hilo)
Hd: Clair O. Harding, Pres&CEO
PersTr: Warren J. Gunderson, VP&SrTO
CorpTr: Raafat A. Sarkis, VP&CTO
TrInv: Herbert Ho, VP&IO
EmplBen: Daniel P. Zaehring, VP&TO
TrOpers: James E. Conner, VP
Nb: Roger G. Laube, VP&TO
RE: Edward M. Katchur, VP
PropMgt,FiscSvcs: Karl Hutzler
Prob: Donald R. Kenney, VP&TO
Taxes: Patricia M. Nunan, VP&TxO
Fin: Gary Y. Watanabe, FinVP&TO

**NEED
TRUST SERVICES
IN HAWAII?**



The Bishop Trust Building
***Ancillary Administration**
***Management of
Real Estate In Trust**
***Investment Management**
***Local Agent**
***Land Trusts**

We offer complete, professional trust services. And, as an independent trust company, we can serve you and your customers better.

Trust and Investment Services
for all Hawaii since 1906

**Bishop & King Streets
P.O. Box 2390
Honolulu, Hawaii 96804
(808) 523-2111**

65.7% of the subscribers of
TRUSTS & ESTATES
select bank or
correspondent bank.

TRUSTWARE®
means results in...
HAWAII
APR
AAA 002
– ALOHA STATE –

For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

First
Hawaiian
Bank

Hawaii's
only full-
service
trust bank.

For complete information
call our Trust Division
at (808) 525-7120.
161 South King Street
Honolulu, Hawaii 96813

MEMBER FDIC

Hawaiian Trust
Company, Ltd. is
Hawaii's largest
and oldest trust
company with
over $1.8 billion
under management
for accounts of
all sizes.

Hawaiian Trust
Company, Ltd.

Financial Plaza of the Pacific
P.O. Box 3170
Honolulu, Hawaii 96802
Phone (808) 525-8511
Wailuku/Hilo

HAWAII (Cont'd)

Honolulu (Cont'd)

FIRST HAWAIIAN BANK
P.O. Box 3200 96847
808/525-7188 Tr$1.2 Bil
(Branches in Kahului & Hilo)
Hd: Guernsey Curran, III, VP&MgrTrDiv
PersTr: Dean E. Witt, VP&SrTO
Paul D. Cheyney, VP&TO
CorpTr,RE: Clyde A. French, VP&TO
EmplBen: Neal T. Okamoto, VP&TO
TrOpers: James C.L. Moo, VP
Nb: James E. Battista, VP&TO
TrInv: Leon J. Munson, VP&TrInvO
Prob: Glenn T. Katahara, TO

HAWAIIAN TRUST CO. LTD.
Financial Plaza of the Pacific
111 S. King St. 96813
808/525-8511 Tr$1.8 Bil
(Branches in Hilo & Wailuku)
Hd: P.E. Russell, CEO&ChmBd
PersTr: W.E. Aull, Pres.
PersTr: T.J. Macdonald, VP
PersTr: K. Lum, VP
PersTr: S.E. Woolley, VP
EmplBen: D.T. Stevenson, VP
TrInv,ComTrF: W. J. Barton, VP
TrOpers: D. Philpotts, VP,Sec&Treas
BusDev: J.J. Fuller II, VP
Re: R.E. Hagstrom, VP
Prob: Ralph Macy, AsstVP
Tax: J.M. Banks, VP
ChTr: Jane Giddings, VP
CorpSvs: W.C. Freitas, VP
Acct: K. Yoshimoto, VP

Kahului

FIRST HAWAIIAN BANK
P.O. Box 157 96732
808/877-6586
(Branch of Honolulu)
Hd: Russell Pugh, TO

Wailuku

HAWAIIAN TRUST CO., LTD.
Wailuku Townhouse, Ste. 102
P.O. Box 1035 96793
808/244-7965
(Branch of Honolulu)
Hd: John C. Yearwood, Mgr&VP

IDAHO

★Boise

FIRST INTERSTATE BANK OF IDAHO,NatAssn
P.O. Box 5757 83705
208/383-5000 Tr$165 Mil
Hd,Nb: A.C. Peck, SrVP
PersTr: F.H. Rohwer, VP&SrTO
CorpTr: Arlen A. Nelson, AsstTO
TrInv,ComTrF: G.P. McAllister, VP
EmplBen: A.H. McConnell, TO
TrOpers: Teresa Blankenburg, TOpO

FIRST SECURITY BANK OF IDAHO,NatAssn
Trust Division
P.O. Box 2618 83701
208/384-6750 Tr$175 Mil
Hd: Dean Buffington, VP,TO&Mgr
PersTr: John Parrish, VP&TO
CorpTr: Maggie Myers
TrInv,ComTrF: Patrick H. Daly, AsstVP&AsstTO
TrOpers: Tom Avedovech, AsstVP&TO
EmplBen,Nb: Al Hagler

IDAHO FIRST NATIONAL BANK
P.O. Box 7928 83707
208/383-7200 Tr$700 Mil
(Branches in Coeur d'Alene, Idaho Falls & Twin Falls)
Hd: Donn A. Miller, SrVP&Mgr
PersTr: Stanley K. Fornander, VP&Mgr
TrInv: Gregory L. Watson, VP&Mgr
TrOpers: Peter L. Kierland, VP&Mgr
CorpTr: Ruth L. Keeth, VP&Mgr
EmplBen: Delbert D. Haley, SrTO
Nb: R. C. Moreland, EPO
RE: John O. Byerly, SrPropO

Coeur d'Alene

IDAHO FIRST NATIONAL BANK
P.O. Box 520 83814
208/667-4718
(Branch of Boise)
Hd: Gordon A. Samuelson, Mgr,RegTO

Idaho Falls

THE BANK OF COMMERCE
1020 Northgate Mile 83401
208/523-2020 Tr$9 Mil
Hd: Thomas R. Tucker, VP&TO
Kaye J. Ivie, TO

IDAHO FIRST NATIONAL BANK
P.O. Box 69 83401
208/529-3540
(Branch of Boise)
Hd: Calvin C. Brant, Mgr,RegTO

VALLEY BANK
501 Broadway 83401
208/525-6228 Tr$16 Mil
Hd: Thomas G. Minow, SrVP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb: H. Kay Cordingley, VP&TO
TrOpers: Evelyn Allen, TOpO

Pocatello

IDAHO BANK & TRUST CO.
Center & Arthur Sts. 83201
208/233-2311 Tr$163 Mil
Hd,PersTr,CorpTr,Nb: Lloyd D. Browning, SrVP
Herb Wallace, AsstVP&TO
EmplBen,TrOpers: Wynona Brackenbury, TO

Twin Falls

IDAHO FIRST NATIONAL BANK
P.O. Box 509 83301
208/734-2450
(Branch of Boise)
Hd: Frank C. King, Mgr,RegTO
Gary Arford, PropO

TWIN FALLS BANK & TRUST CO.
P.O. Box 7 83301
208/733-1722 Tr$23 Mil
Hd: Scott D. Allen, VP&SrTO
PersTr: Helen Arnold, AsstTO
Bonnie Dodge, AsstTO
PersTr,EmplBen: Janice Stover, AsstTO
TrOpers,ComTrF: Don J. Stevens, TOpO
FM: M. Denny Patrick

Over 1.100 Insurance
Companies, Agents & Brokers
subscribe to
TRUSTS & ESTATES

92.8% of the subscribers of
TRUSTS & ESTATES
employed by banks are with
the Trust Department.

ILLINOIS

Abingdon

ABINGDON BANK & TRUST CO.
P.O. Box 72 61410
309/462-2222
Hd: R.C. Heiple II, Pres

Aledo

NATIONAL BANK
201 West Main St. 61231
309/582-5171 Tr$2.3 Mil
Hd: Charles W. Gebhardt, VP&TO
Minerva Guinn, AsstTO

Algonquin

ALGONQUIN STATE BANK
P.O. Box 160 60102
312/658-4535
Hd: James J. Berlier, ExecVP&TO

Alton

ALTON BANKING & TRUST CO.
620 E. Broadway 62002
618/463-4200 Tr$50 Mil
Hd,PersTr,TrInv,ComTrF,EmplBen: Patrick J. Heitzig, VP&TO
CorpTr,TrOpers: Jean L. Herzog, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 517 62002
618/463-2200 Tr$90 Mil
Hd: Leo E. Thompson, VP&TO

MIDAMERICA BANK & TRUST CO. OF ALTON
2850 Beltline 62002
618/463-4605 Tr$2.5 Mil
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Henry F. Blacharczyk, VP&TO
Susan Biggs, TrAdm
TrInv: Clark G. Davis, VP&TrInvO
EmplBen,Pen: Gerald R. Grodeon, VP&TO

Amboy

THE FIRST NATIONAL BANK
220 East Main St. 61310
815/857-3625 Tr$1 Mil
Hd: L.G. Hawes
TrOpers: D.J. Detwiler

Arcola

FIRST NATIONAL BANK
P.O. Box 524 61910
217/268-4911 Tr$1 Mil
Hd: Jerry L. Stout, VP&TO

Argenta

THE GERBER STATE BANK
P.O. Box 10 62501
217/795-2331
Hd: Edwin M. Wallace, Pres,TO&Mgr
Richard E. Kaufman, AsstCsh&AsstTO
Gordon Bennett, ChmBd&FmMgr

Arlington Heights

THE BANK AND TRUST COMPANY OF ARLINGTON HEIGHTS
900 E. Kensington Rd. 60004
312/870-2900 Tr$12 Mil
Hd: Stanley A. Perry, SrVP&TO
Frank D. Olesuk, TO
Anita Kraus, TO
Leonidas Mata, TO
Eugene T. Maylott, TrCoun

FIRST ARLINGTON NATIONAL BANK
P.O. Box 247 60006
312/870-3570 Tr$6 Mil
Hd: Donnu Ondris, TO
AdmAsst: Cathy Harney
TrOpers: Mary Ostermann

Arthur

STATE BANK OF ARTHUR
P.O. Box 245 61911
217/543-2827 Tr$7 Mil
Hd: James L. Winningham, Pres&TO
James A. Dukeman, ExecVP&AsstTO
Gale Pearce, VP&FM

Ashton

ASHTON BANK & TRUST CO.
P.O. Box 258 61006
815/453-7441 Tr$1 Mil
Hd: J.P. Ledlie, Pres&TO
TrOpers: Robert E. Heimbaugh, AsstTO

Atwood

ATWOOD STATE BANK
131 N. Main St. 61913
217/578-2221
Hd: Stanley Stephenson, ExecVP&TO

Auburn

STATE BANK OF AUBURN
P.O. Box 100 62615
217/438-6114 Tr/u$1 Mil
Hd: Marceau Criquelion, ExecVP&TO

Aurora

AURORA NATIONAL BANK
2 S. Broadway 60507
312/897-8494 Tr$30 Mil
Hd: Patrick A. Carrie, VP&SrTO
PersTr: Terri Glass, AsstTO
TrInv: James H. Tannenbaum, TO
ComTrF: Jane Lowery, AsstTO

MERCHANTS NATIONAL BANK
34 S. Broadway 60507
312/896-8531 Tr$75 Mil
Hd,Nb: Oliver M. Wolcott, SrVP&TO
TrInv: Joel Binder, VP&IO
ComTrF: B.R. Kreiter, SrVP
EmplBen: Gerald M. Lanigan, VP&TO
TrOpers: Marian German, TO
PersTr: Marion Lester, AsstTO
Farm: Duane P. Loots, FM&AsstVP

OLD SECOND NATIONAL BANK
37 S. River St. 60507
312/892-0202 Tr$100 Mil
Hd,CorpTr,Nb: Richard V. Kropp, SrVP&TO
PersTr: Robert J. O'Connor, TO
TrInv,ComTrF: Terence L. Kothe, VP&TrInvO
EmplBen: Mark Truemper, EmplBen&TOpO

Barrington

FIRST NATIONAL BANK & TRUST CO.
104 S. Cook St. 60010
312/381-4000 Tr$75 Mil
Hd: Richard P. Spicuzza, SrVP&TO
PersTr,CorpTr: Frank W. Bauer, AsstVP&TO
TrInv: Melinda Wilcox, InvAdv
EmplBen: Loretta A. Lelis, TO
TrOpers: Frank J. Phillips, TOpO
LandTr: Jan Dent, Adm

Batavia

BATAVIA BANK
18 E. Wilson St. 60510
312/879-5200 Tr/o$1 Mil
Hd: Marilyn K. Anderson, VP&TO

THE FIRST NATIONAL BANK OF BATAVIA
155 W. Wilson St. 60510
312/879-2600 Tr$5 Mil
Hd: Robert J. Madjak, Pres&TO
PersTr,TrOpers: Elaine Sampson
CorpTr,TrInv,ComTrF,EmplBen,Nb: Gregory M. Long

Beardstown

FIRST NATIONAL BANK
P.O. Box 260 62618
217/323-4105 Tr$7 Mil
Hd: Muriel Paul, AsstVP&TO
Randal R. Reichert, ExecVP&TO

Belleville

BANK OF BELLEVILLE
4800 West Main St. 62223
618/234-3014
Hd: Quinten E. Spivey

BANKERS TRUST CO.
6400 W. Main 62223
618/397-6400 Tr$6 Mil
Hd: Edward S. Bott, Pres&TO
TrOpers: Rosemarie Brown

BELLEVILLE NATIONAL BANK
P.O. Box 367 62222
618/233-6600 Tr/o$30 Mil
Hd,PersTr,Nb: Leonard J. Ilges, SrVP&TO
TrInv: Emil F. Haudrich, VP&TO
CorpTr,EmplBen,TrOpers: Robert L. Allison, AsstVP&TO

TRUSTWARE®
means results in...
ILLINOIS 3
TRS-667
National Computer Systems, Trust Systems Division, NCS Center, Dunwoody GA 30338 404/391-1700

ILLINOIS (Cont'd)

Belleville (Cont'd)

FIRST NATIONAL BANK
P.O. Box 308 62222
618/234-0020 Tr$60 Mil
Hd: Lowell G. Burger, VP&TO
PersTr: Ralph E. Green, TO
TrInv,TrOpers,Nb: Everett W. Kassing, TO
EmplBen: Larry E. Kaestner, TO
TrOpers: Richard P. Polhamus, TO
Nb: Anabel C. Selby

ILLINOIS STATE TRUST CO.
222 E. Main St. 62220
618/233-2120 Tr$150 Mil
Hd,Nb: Lowell G. Burger, Pres
PersTr,CorpTr: Ralph E. Green, SrVP&TO
Cletus A. Jung, SrVP&TO
TrInv,ComTrF: Lewis G. Laughlin, SrVP
EmplBen: Larry Kaestner, VP&TO
TrOpers: Everett W. Kassing, SrVP&TO
Nb: Anabel C. Selby

Belvidere

BELVIDERE NATIONAL BANK & TRUST CO.
530 S. State St. 61008
815/544-2400 Tr$20 Mil
Hd: Frederick E. Raffety, VP&TO

Bement

STATE BANK
P.O. Box 142 61813
217/678-2321
Hd: George H. Wilkinson, Chm&AsstTO
F.M. Lonnon, Pres&AsstTO
P.J. Challand, TO

Bethany

SCOTT STATE BANK
P.O. Box 245 61914
217/665-3334 Tr$5 Mil
Hd,PersTr,TrInv,TrNb: Fred E. Young, VP,FM&TO
EmplBen,TrOpers: Eileen J. Marshall, AsstTO
Nb: Sam Scott, Pres&AsstTO

Bloomington

AMERICAN STATE BANK OF BLOOMINGTON
211 N. Main St. 61701
309/827-6221 Tr$18 Mil
Hd: David E. Sullivan, VP&TO

CORN BELT BANK
P.O. Box 1286 61701
309/829-6353 Tr$35 Mil
Hd: Rodger K. Jenkins, VP&TO

IAA TRUST COMPANY
1701 Towanda Ave. 61701
309/557-3241 Tr$1.4 Bil
Hd,TrInv: Gary E. Mede, ExecVP
PersTr,CorpTr: Richard Miller
ComTrF: Steven Miller, InvO
Wayne Brown, InvO
EmplBen,Nb: David Tipsword, AsstTO

McLEAN COUNTY BANK
Towanda at Empire 61701
309/663-1311 Tr$5 Mil
Hd,TrOpers,PersTr,TrInv: Wanda J. Gibson, VP&TO
Farm: Robert E. Fry, VP&FM
Eugene Megli, AsstFM

NATIONAL BANK OF BLOOMINGTON
P.O. Box 128 61701
309/829-1091 Tr$175 Mil
Hd,CorpTr,Nb: John W. Corley, SrVP&TO
PersTr: David W. Wilson, TO
Joe D. Cannon, TO
ComTrF,TrOpers: Cheryl J. Frohlich, TAdmSvcsO
EmplBen: Gerald A. Lienhart, TO

PEOPLES BANK OF BLOOMINGTON
120 N. Center St. 61701
309/828-5211 Tr$125 Mil
Hd,PersTr,CorpTr: Owen J. Mair, VP&SrTO
TrInv,ComTrF,EmplBen: Paul Felth, TrInvO
TrOpers: Harriett L. Gosnell, AsstVP&TO
EmplBen: Paul Miller, AsstTO
Nb: Gregory M. Colby, AsstVP&TO

Blue Island

FIRST NATIONAL BANK OF BLUE ISLAND
13057 S. Western Ave. 60406
312/385-2200 Tr$15 Mil
Hd: William H. Thomson, VP&TO

HERITAGE COUNTY BANK & TRUST CO.
12015 S. Western Ave. 60406
312/385-2900 Tr$4 Mil
Hd: Darlene Donahue, AsstTO

Bourbonnais

BANK OF BOURBONNAIS
One Heritage Plaza 60914
815/933-0570
Hd: H.A. Yates
LandTr: R.J. Horn

Bridgoview

BRIDGEVIEW BANK & TRUST
7940 South Harlem Ave. 60455
312/594-4700 Tr/u$1 Mil
Hd: Peter E. Haleas
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Marie A. Arnold
TrOpers,Nb: Edwina Gaskin

Bushnell

FARMERS & MERCHANTS STATE BANK
Box 149 61422
309/772-2171 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Michael W. Hill, VP&TO
PersTr: Carol Fornander
TrOpers: J. Thurman
CorpTr: H. McIlvain
TrInv: J.C. Walton
Farm&RE Mgmt: Steve Farr

Cairo

FIRST BANK & TRUST CO.
800 Washington Ave. 62914
618/734-1800 Tr$2 Mil
Hd: D.L. Gustafson, TO&AsstVP

Calumet City

RIVER OAKS BANK & TRUST
93 River Oaks Center 60409
312/868-1414
Hd: Marilynn J. Divine

Canton

CANTON STATE BANK
P.O. Box 280 61520
309/647-5380
Hd: E.T. McGowan, VP&TO

COMMUNITY BANK & TRUST CO.
245 N. Main St. 61520
309/647-4771 Tr$4 Mil
Hd: Gordon Linn, Pres&TO
Clayton S. Apt, TO

THE NATIONAL BANK OF CANTON
100 West Elm 61520
309/647-5000 Tr$8 Mil
Hd: Randall T. Rimington, AsstVP&TO
Harold L. Wilson, ExecVP&AsstTO

Carbondale

FIRST NATIONAL BANK & TRUST CO.
509 South University Avenue
P.O. Box 2227 62901
618/457-3381 Tr$5 Mil
Hd: Marjune Fletcher

MIDAMERICA BANK AND TRUST COMPANY OF CARBONDALE
Illinois & Main St. 62901
618/457-2125
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Henry F. Blacharczyk, VP&TO
TrInv: Clark G. Davis, VP&TIO
EmplBen: Gerald R. Grodeon, VP&PenTO
TrOpers,TrNb: Jerry A. Higginson, Jr., TO

Carlinville

CARLINVILLE NATIONAL BANK
P.O. Box 450 62626
217/854-3129 Tr$10 Mil
Hd: Charles H. Ashworth, Pres&TO

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 495 62626
217/854-3151 Tr$1.7 Mil
Hd,Nb: Don Burke Denby, Sr., ChmBd&TO
Don B. Denby, Jr., Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers: Doris Gagnor, TO&AsstCsh

Carmi

THE NATIONAL BANK
116 West Main St. 62821
Hd: Richard Roser, VP&TO
Dee Bratton, AsstTO

WHITE COUNTY BANK
P.O. Box 375 62821
618/382-4115 Tr/u$1 Mil
Hd: George H. Schanzle, Pres
Beverly J. Walker, TO

Carthage

MARINE TRUST CO.
P.O. Box 190 62321
217/357-3151 Tr$3 Mil
Hd: R.D. Sharpe, Pres&TO

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

Casey

THE BANK OF CASEY
101 W. Alabama, P.O. Box 98 62420
217/932-4021 Tr$1 Mil
Hd: Robert E. Seed, TO
Jim J. Niksch, AsstTO
Joy E. Hicks, AsstTO

Centralia

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 509 62801
618/533-2711 Tr$25 Mil
Hd,PersTr,TrInv: C.M. Bouas, VP&TO
EmplBen,TrOpers: R. Emery, AsstTO

OLD NATIONAL BANK
101 S. Locust St. 62802
618/532-7343 Tr$23 Mil
Hd: Gary L. Nelson, TO

Cerro Gordo

THE AMERICAN BANK
P.O. Box 428 61818
217/763-2741
Hd: William B. Cannon, Pres&TO
Betty R. Shambaugh, SrVP

Champaign

AMERICAN NATIONAL BANK
County Fair Shopping Center 61820
217/351-1611 Tr$3 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Richard J. O'Neill
TrOpers: Kathy Follett

BANK OF ILLINOIS IN CHAMPAIGN
112 W. Church St. 61820
217/351-6591 Tr$14 Mil
Hd: Rolland W. Kelley
TrOpers: Don J. Hermann

CHAMPAIGN NATIONAL BANK
P.O. Box 250 61820
217/351-2751 Tr$101 Mil
Hd: Robert J. Cochran, SrVP&TO
PersTr: R. Thomas Heinhorst
William E. Burrows, TO
TrInv: Richard J. White
EmplBen: Richard L. Kirby
TrOpers: Beverly Lowery
HdFmDept: Duane Strunk
Fm: Harley W. Hicks, Jr., VP,FM
Fm: Gerald L. Brooker, FM

THE COMMERCIAL BANK
P.O. Box 798 61820
217/352-0561 Tr$3.1 Mil
Hd: Bruce Burkey, VP&TO
Jeane McAllister, TrAdm

THE FIRST NATIONAL BANK IN CHAMPAIGN
30 Main St. 61820
217/351-0565 Tr$80 Mil
Hd,PersTr: Charles L. Cannon, SrVP&TO
PersTr,Nb: Jack L. Simpson, SrVP&TO
PersTr,EmplBen: Scott MacAdam, TO
PersTr,Nb: George H. Bargh, TO
Daniel Eaton, VP&TO
PersTr,Farm: William Dieker, VP&FM
ComTrF,TrInv: Wm. T. Johnson, TO
TrOpers: Joan E. Gardner
Farm: Jeff G. Cunningham, FM

Charleston

CHARLESTON NATIONAL BANK
P.O. Box 130 61920
217/345-2101 Tr$21 Mil
Hd,PersTr,TrInv: Royce L. Marble, TO
EmplBen: Rebecca Baker, TO
FmMgt: Keith Hoskins, AsstVP
Ron Pierce, AsstFM

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

Chatsworth

CITIZENS BANK
P.O. Box 877 61921
815/635-3134 Tr$.5 Mil
Hd: S.F. Herr, Pres&TO
James E. Rebholz, AsstTO

Chenoa

BANK OF CHENOA
Rt. 24 East at 4th
815/945-2311 Tr$2.5 Mil
Hd: Merlyn Raber, AsstVP,FM&AsstTO

Chicago

AETNA BANK
2401 N. Halsted St. 60614
312/348-4210 Tr/o$7 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: James T. Collins, VP&TO
TrOpers: Helen M. Weist, AsstTO

AMALGAMATED TRUST & SAVINGS BANK
One West Monroe St. 60603
312/822-3069 Tr$75 Mil
Hd: Eugene P. Heytow, VChm,&TO
Hd,PersTr,CorpTr,EmplBen,TrAdmin,Nb: John S. Pope, VP&TO
TrCoun: Peter R. Monahan, ExecVP&TO
TrInv: Carmen P. Michelotti, VP&TO
TrOpers: Christopher Ward, AsstVP
LandTr: Katherine Blumenthal, AsstVP

Merrill Lynch Government Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

- Professional management.
- No commission charge when buying or redeeming.
- Liquidity in Federal Funds.
- Daily dividend declaration.
- Monthly reinvestment of dividends or cash payment.
- Sub accounting at no additional cost.

For more complete information about the Merrill Lynch Government Fund, including expenses, call toll-free (800) 225-1576. In Massachusetts, call collect (617) 357-1460, or write to the address below for a free Prospectus. Read it carefully before you invest in the Fund.

Merrill Lynch Funds Distributor Inc.
125 High Street, Boston, Massachusetts 02110.

ILLINOIS (Cont'd)

Chicago (Cont'd)

AMERICAN NATIONAL BANK & TRUST CO.
33 N. LaSalle St. 60602
312/661-5120 Tr$4 Bil
Hd: Keene H. Addington, Pres
PersTr,ComTrF: Alan C. Newman, VP
CorpTr: Richard Y. Guthrie, VP
TrInv: John R. Tilton, VP
EmplBen: Thomas P. Michaels, VP
TrOpers: Robert C. Hansen, VP
Nb: William A. Thuma, VP

Illinois...

Let

Dreyfus

lead you out
of the
cash management
jungle.

Contact David Pinto
(212) 935-5920
Dreyfus Service Corporation
600 Madison Avenue
New York, NY 10022

BANK FOR SAVINGS & LOAN ASSOCIATIONS
39 S. LaSalle St. 60603
312/641-3636
Hd: Mrs. Marrilee G. Payne, VP&TO
Ms. Barbara Rohde, AsstTO

BEVERLY BANK
1357 W. 103rd St. 60643
312/881-2351 Tr$60 Mil
Hd,TrInv,ComTrF: Ronald F. Stajkowski, VP
Prob: Earl H. Nagel, II, AsstTO
CorpTr,EmplBen: William J. Feehan, Mgr
PersTr: Edward E. Galor, AsstTO
LandTr: Sylvia Miller, AsstVP
TrOpers: K. Andreasen

CENTRAL NATIONAL BANK
120 S. LaSalle St. 60603
312/443-6650 Tr$120 Mil
Hd: J. P. Morrow, ExecVP&ExecTO
PersTr: Davis L. Fisher, VP&MgrPvtBnkg&TrCtr
CorpTr: Robert M. Antognoli, VP&Mgr
TrInv: Gary O. Vavak, VP&Mgr
Nb: Daniel J. Wroblewski, TO

CHICAGO CITY BANK & TRUST CO.
815 W. 63rd St. 60621
312/873-8800 Tr$40 Mil
Hd: John J. Balko, SrVP&TO
Arthur J. Pedgrift, AsstVP&TO
Richard T. Topps, AsstVP&TO

CHICAGO TITLE & TRUST CO.
111 West Washington St. 60602
312/630-2910
Hd: Wesley E. Bass, Jr., ExecVP
PersTr: Charles G. Dalton, VP
CorpTr: Charles E. Weisfuss, AS
TrInv: A. Vincent Agnew, VP
ComTrF: Theodore H. Kross, SrTO
EmplBen: Robert K. Krogman, VP
TrOpers: Robert B. Scherer, VP
Nb: Alfred M. Palfi, AsstVP

THE CHICAGO-TOKYO BANK
40 N. Dearborn St. 60602
Hd: Dominic Petitti, VP&SrTO

COLONIAL BANK & TRUST COMPANY OF CHICAGO
Land Trust Department
5850 West Belmont Ave. 60634
312/283-3700, Ext. 260
Hd: Barbara A. Bernardini, TO
Joseph M. Perri, VP,Mgr-RELoanDept&AsstTO
Joanne K. Topham, VP,SrCrAdm&AsstTO

COMMUNITY BANK & TRUST CO. OF EDGEWATER
(Land Trust Only)
5340 N. Clark St. 60640

CONTINENTAL ILLINOIS NATIONAL BANK & TRUST CO.
30 North LaSalle St. 60693
312/828-2330 Tr$10.1 Bil
Hd: Edward S. Bottum, ExecVP
PersSvcs: Samuel W. Hunt, Jr., VP
CorpSvcs,EmplBen: James J. Nemec, VP
ComTrF: Gabe W. Burton, VP
TrOpers: Robert J. Schiewe, VP
NbPersSvcs: M. James Termondt, VP
NbCorpSvcs: Anthony P. Wilson, VP
InvSvcs: Richard W. Foss, SrVP

COSMOPOLITAN NATIONAL BANK
801 N. Clark St. 60610
312/644-5200 Tr$11 Mil
Hd,TrOpers,Nb: Corinne Bek, VP&TO
PersTr,CorpTr,TrInv: Alex M. Vercillo, VP&TO

DEVON BANK
6445 N. Western Ave. 60645
312/465-2500 Tr/u$2 Mil
Hd: Sanford H. Meiselman, TO

DROVERS BANK OF CHICAGO
1542 West 47th St. 60609
312/927-7000 Tr$52 Mil
Hd: Robert I. Logan, SrVP,ExecTO&GenCoun
PersTr: Joseph H. Martin, AsstVP&TO
CorpTr,TrInv,EmplBen,Nb: Gregory R. Beard, VP&SrTO
TrOpers: Barry E. Sloat, TO

EXCHANGE NATIONAL BANK OF CHICAGO
LaSalle & Adams Sts. 60603
312/781-8174 Tr$85 Mil
Hd: Sanford Kovitz, 1st VP
TrOpers: H. Dale Hartman, VP

FIRST COMMERCIAL BANK
6945 N. Clark St. 60626
312/761-4300 Tr$1.5 Mil
Hd: John H. Hurwith, ExecVP
Kenneth L. Bellile, VP

FIRST NATIONAL BANK OF CHICAGO
One First National Plaza 60670
312/732-6542 Tr$9.2 Bil
(Branches in London, England; Geneva, Switzerland; Hong Kong & Guernsey, Channel Islands)
Hd: Charles W. Woodford, SrVP
PersTr: Bernard Wall, VP
CorpTr: Donald Schneider, VP
Int'lTr: Jurgen Schnabel
InstitAssetMgt: Gary Brinson, VP
InstitAssetMgt: Michael Leyden, VP
PersBnkg: Norman McClave, VP
TrOperPr: Robert Whitler, VP
TrAdmin: James Sepson, VP

FORD CITY BANK AND TRUST CO.
7601 S. Cicero 60652
312/424-9450 Tr$30 Mil
Hd: Edward C. Sweigard, VP&TO
PersTr: June R. Ritchie, VP&TO

GARFIELD RIDGE TRUST & SAVINGS BANK
(Land Trust Only)
6353 W. 55th St. 60638
312/581-1000
Hd: Andrew M. Collins, ExecVP&TO
John T. Madigan, Pres

GLADSTONE-NORWOOD TRUST & SAVINGS BANK
(Land Trust Only)
5200 North Central Ave. 60630
312/792-0440
Hd: Kenneth Fox, TO

HARRIS TRUST & SAVINGS BANK
111 W. Monroe St. 60690
312/461-1212 Tr$16.8 Bil
(Trust Representative Office in West Palm Beach, FL)
Hd: David S. Finch, SrVP
PersTr,ComTrF: Joan M. Baratta, SrVP
CorpTrBond: Jarvis Spreng, VP
CorpTrStock: James M. Roach, VP
TrInv: William S. Gray, SrVP
EmplBenInstFI: Willard R. Phillips, Jr., VP
EmplBenInstEq: Edward B. Dillman, SrVP
TrOpers: Victor M. Woldridge, SrVP
Nb-Pers: Harry M. Gridley, VP
Nb-Corp: Richard C. Caldwell, VP

HERITAGE-PULLMAN BANK & TRUST CO.
1000 E. 111th St. 60628
312/785-1000 Tr$108 Mil
Hd,TrInv: Stanley Z. Kinsman, VP,Sec&TO
PersTr: Helen M. Archacki, AsstTO
PersTr: Mary E. Pepera, AsstVP,TO&AsstMgr
Prob,LandTr: Malcolm Campbell, TO
EmplBen: Robert J. Ferrari, AsstVP&TO
Gerald F. Walker, TO
TrOpers: Paul B. Lysik, AsstVP,AsstSec&TOpO
Loretta Czajka, TrOpers&AsstMgr
Nb: Theodore S. Enselman, TO

HYDE PARK BANK & TRUST CO.
1525 E. 53rd St. 60615
312/752-4600
Hd: William Doody, VP

ILLINOIS STATE BANK OF CHICAGO
300 S. Michigan Ave. 60604
312/939-3900 Tr$18 Mil
Hd: John Kramer, VP

INDEPENDENCE BANK OF CHICAGO
7836 S. Cottage Grove Ave. 60619
312/487-3700
Hd: Georgann D. Manning, VP&AsstTO

JEFFERSON STATE BANK
5301 West Lawrence Ave. 60630
312/777-4433
Hd: Eugene O. Lewe, VP&TO
LandTr: Seymour B. Weinstein, AsstTO

LA SALLE NATIONAL BANK
135 LaSalle St. 60690
312/443-2000 Tr$500 Mil

Hd: Jack A. Gallas, ExecVP
PersTr: John P. Crean, VP
CorpTr: Roland K. Weber, VP
ComTrF: Herbert C. Blutenthal, VP
TrInv: George Kadel, SrVP
EmplBen: James F. Sullivan, SrVP
TrOpers: Vincent Constantino, VP
Nb,PersTr: Richard Taft, AsstVP

LAKE SHORE NATIONAL BANK
605 N. Michigan Ave. 60611
312/787-1900   Tr$225 Mil
Hd: John M. Rammell, SrVP&TO
TrInv: Michael B. Westberg, SrVP&TO
TrOpers: Evelyn O. Nestowitz, SrVP&TO
Clair L. Richardson, VP&TO
Gloria Houston, TOpO
Kenneth A. Zubeck, TrInvO
Donna Sutter Melzer, TO
Nancy C. Putnam, TO

LAKE VIEW TRUST & SAVINGS BANK
3201 N. Ashland Ave. 60657
312/525-2180   Tr$55 Mil
Hd,PersTr: Raymond W. Kinzie, VP&TO
EmplBen,ConGdnshp: Gurdon R. Reinhard, TO
TrInv: Clifford O. Kappendahl, IO
TrOpers: Chloe Arlan
Nb,Prob,LandTr: Gail Nelson

MAIN BANK OF CHICAGO
1965 Milwaukee Ave. 60647
312/278-6800   Tr$10 Mil
Hd: Robert I. Logan, SrVP,ExecTO&GCoun
PersTr: Joseph H. Martin, AsstVP&TO
PersTr,TrOpers: Frances Rombout, AsstTO
CorpTr,Trinv,ComTrF,EmplBen,Nb: Gregory R. Beard VP,SrTO
TrOpers: Barry E. Sloat, TO

MICHIGAN AVENUE NATIONAL BANK
30 N. Michigan Ave. 60602
312/641-1000   Tr$27 Mil
Hd,Nb,TrInv,EBTr: Thomas W. Barney, VP&TO
TrOpers: Donald R. Bonistalli, TOpO
TrOpers: Eleanor Dank, CorpSec
LandTr. Nancy Rodighiero, TO

THE MID-CITY NATIONAL BANK OF CHICAGO
Madison St. at Kennedy X-Way 60607
312/421-7600   Tr$90 Mil
Hd,PersTr,TrInv,Nb: Donald W. Bruechert, VP&TO
PersTr,EmplBen: Warren E. Powers, VP&TO
PersTr: M. E. Cheney, AsstTO
TrOpers: Andrew J. Zdunek, TO

MOUNT GREENWOOD BANK
(Land Trust Only)
3052 West 111th St. 60655
312/445-4500

NATIONAL BOULEVARD BANK
400 N. Michigan Ave. 60611
312/467-4100   Tr$300 Mil
Hd: Marshall A. Warshauer, SrVP&TO
PersTr,Nb: Lee E. Whitcomb
CorpTr,EmplBen: Lawrence E. Hoffman
TrInv: Ronald E. Heithoff
TrOpers: Thaddeus J. Dutkiewicz

THE NORTH SHORE NATIONAL BANK OF CHICAGO
1737 Howard St. 60626
312/743-2112
(Land Trusts)
Hd: David L. Husman, SrVP&GenCoun
Charles M. Mallen, VP&TO
Diana M. Hirschberg, AsstVP

NORTHERN TRUST CO.
50 S. LaSalle St. 60675
312/630-5000   Tr$24.8 Bil
Hd: Robert F. Reusche, ExecVP
DeputyHd: Van R. Gathany, SrVP
PersTr: Raymond E. George, Jr., SrVP
CorpTr: Anthony C. Mickiewicz, VP
TrInv: James N. vonGermetem, SrVP
ComTrF: Richard A. Culbertson
EmplBen: Leonard M. Spalding, Jr., SrVP
TrOpers: James J. Mitchell, VP
Nb: David B. Horn, VP

NORTHWEST NATIONAL BANK
3985 Milwaukee Ave. 60641
312/777-7700   Tr/o$80 Mil
Hd,PersTr: Edward J. Lucas, VP&TO
TrInv: Joyce Tansor, AsstVP&TO
LandTr: Florence Haug, TO
Nb,EmplBen: Thomas Barr, TO

O'HARE INTERNATIONAL BANK,NatAssn
8501 W. Higgins Rd. 60631
312/693-5555
Hd: Rita Slimm Welter, TO

PIONEER BANK & TRUST CO.
4000 W. North Ave. 60639
312/772-8600   Tr$125 Mil
Hd: John P. Dunne, GpVP
PersTr: William E. Kaniewski, AsstVP
Leticia Valencia, TO
Guardianship: Karen Webb, AsstTO
LandTr: Ilene Herkimer, TO
Probate: John Muchoney, TO
TrOpers: Phyllis Cheever, AsstVP

REPUBLIC BANK OF CHICAGO
6501 Pulaski Ave. 60629
312/581-4500
Hd: Thomas D. O'Reilly
Michaeline Manos, AsstTO

SEARS BANK & TRUST CO.
Sears Tower 60606
312/876-4400   Tr$1.4 Bil
Hd: Stanley H. Richards, ExecVP&TO
PersTr: Robert F. Berry, VP&TrAdm
CorpTr. Gary L. Snieski, AsstVP&TrAdm
TrInv: Kenneth Sanders, VP
ComTrF: Daryl J. Waszak, AsstVP&TrAdm
EmplBen: Susan A. Crowe, 2ndVP
Brenda Tipton, CorpBenO
TrOpers: James A. Harris, VP&TOpO
Nb: Paul Lawless, VP

SOUTH CHICAGO SAVINGS BANK
2959 E. 92nd St. 60617
312/768-1400   Tr$5 Mil
Jerome J. Small, AsstVP&TO

STEEL CITY NATIONAL BANK
3030 E. 92nd St. 60617
312/768-1900
Hd: Mrs. Gladys C. Erlenborn, AsstVP&TO

UNION NATIONAL BANK OF CHICAGO
11108 S. Michigan Ave. 60628
312/468-6500, Ext. 220   Tr$1 Mil
Hd: Charles G. Wells
Fred W. Mansfield, ExecVP
TrOpers: Mattie S. Phillips

WHO IS YOUR MENTOR?

Every successful career requires the seasoned guidance that only an experienced and willing mentor can provide. At Johnson-Rankin we skillfully guide you to a position which meets your goals in the trust or investment field.

Call **E. Thomas Johnson** or **Jeffrey A. Rankin** about your future.

JOHNSON & RANKIN ASSOCIATES INC.
100 W. Monroe St.
Suite 2011
Chicago, IL 60603
(312) 372-0125

Three reasons to look to Cadillac when you're looking for a better banking position.

Integrity . . . we've been servicing clients in professional recruitment and placement for 55 years! Thousands of employers commend us and gladly pay our fees.

Trust . . . us to fill that key trust position with a qualified trust professional.

Confidentiality . . . our search techniques allow us to seek advancement positions and professionals at no risk to you.

Integrity, trust, confidentiality . . . what your client seeks in you, what you seek when you're the client. Call or write Ed Delaney for personal assistance in your search.

CADILLAC ASSOCIATES, INC.
Cadillac
32 West Randolph Street
Chicago, IL 60601
(312) 346-9400

Chicago Heights

CHICAGO HEIGHTS NATIONAL BANK
P.O. Box 365 60411
312/754-2500 Tr$3.5 Mil
Hd: Richard I. Collier, VP&TO

FIRST NATIONAL BANK IN CHICAGO HEIGHTS
100 First National Plaza 60411
312/754-3100 Tr/o$9 Mil
Hd: Edward L. Morrison, Jr., AsstTO
TrOpers: Donna Willwerscheid, AsstTO

Chrisman

FIRST NATIONAL BANK
P.O. Box 308 61924
217/269-2394
Hd: Thomas W. Butler, TO

STATE BANK OF CHRISMAN
P.O. Box 476 61924
Hd,PersTr,CorpTr: Edwin Longfellow, TO
Mrs. Zelma Garver, VP,Csh&AsstTO

Cicero

CICERO STATE BANK
2500 S. Cicero Ave. 60650
312/656-2200 Tr$40 Mil
DeptHd: J. Frank Daly, VP&TO

FIRST NATIONAL BANK
6000 W. Cermak Rd. 60650
312/656-3000 Tr$17 Mil
Hd: Stanley D. Loula, ExecVP&TO

WESTERN NATIONAL BANK OF CICERO
5801 W. Cermak Rd. 60650
312/656-2000 Tr$30 Mil
Hd,PersTr,CorpTr: Charles Mallen, SrVP&TO
TrInv: Otto Nerad, TO
Nb: B. Patric Crowley

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY OF CLINTON
P.O. Box 190 61727
217/935-2148 Tr/u$1 Mil
Hd: J. Michael Killian, Pres&TO
PersTr: Sharon L. Gee, VP&AsstTO

THE JOHN WARNER BANK
P.O. Box 128 61727
212/935-3144 Tr$10 Mil
Hd,PersTr,TrInv,TrOpers: John Warner, Chm&TO
Nb: Carl W. Troxel, Pres&AsstTO

Collinsville

FIRST NATIONAL BANK
201 E. Main St. 62234
618/344-4000 Tr$4.5 Mil
Hd: Warren O. Billhartz, Chmn&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,
TrOpers,Nb: Jeffrey C. Slater, VP&TO

Columbia

THE FIRST NATIONAL BANK
102 N. Main St. 62236
618/281-5171 Tr$1.2 Mil
Hd: David A. Vogt, Pres&TO
R. Kent Fischer, VP&TO

MONROE NATIONAL BANK OF COLUMBIA
P.O. Box 7 62236
618/281-4102
Hd: David A. Asselmeier, Pres&TO
Kenneth G. Haller, VP&TO

Crystal Lake

HOME STATE BANK
40 Grant St. 60014
815/459-2000 Tr$12 Mil
Hd: James J. Zambon, VP&TO

Danville

FIRST NATIONAL BANK
17 W. Main St. 61832
217/442-3015 Tr$50 Mil
Hd,PersTr,Nb: Les Cheatle, VP&TO
CorpTr,EmplBen: Marcia Pankey, AsstTO
TrInv,ComTrF: Vance Urick, TrInvO
TrOpers: Jane Middleton
Agri-Business: O.D. Pepple, VP

PALMER-AMERICAN NATIONAL BANK
2 W. Main St. 61832
217/442-6200, Ext. 263 Tr$20 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: James C. Acton
Nb,TrOpers: Mary Ellen Viskniskki, TO
Farm: Russ Hiatt, FM

SECOND NATIONAL BANK OF DANVILLE
P.O. Box 593 61832
217/431-6252 Tr$20 Mil
Hd: S.C. Hutchinson, Jr., VP
PersTr,CorpTr,TrInv: Mark R. Anderson, TO
EmplBen,TrOpers,Nb: Peter D. Fitzgerald,
TO&BankCoun

Decatur

CITIZENS NATIONAL BANK OF DECATUR
236 N. Water St. 62525
217/424-2010 Tr$200 Mil
Hd: James W. Penn, SrVP&SrTO
TrInv: John P. MacIver, VP&TrInvO
TrOpers: William L. Walch, VP
Gary D. Wright, TO
Coleman S. Hutchins, VP&TO
Margaret L. Miller, TrAdm

FIRST NATIONAL BANK OF DECATUR
130 N. Water St. 62523
217/424-5085 Tr$70 Mil
Hd: David C. Jack, SrVP&TO
PersTr: Richie Barnett
TrOpers: Dean Thom

MILLIKIN NATIONAL BANK
P.O. Box 1278 62525
217/429-4253 Tr$300 Mil
Hd: Roger L. Beaman, VP&TO
PersTr: Robert La Beau, AsstTO
CorpTr: Ki Kim, AsstTO
TrInv: William E. Murphy, VP
ComTrF: Vernon A. Mercier, AsstTO
TrOpers: Pauline Fulk, AsstTO
Nb: R. Thompson Crawford, AsstTO

SOY CAPITAL BANK & TRUST CO.
1501 E. Eldorado St. 62525
217/428-7781 Tr$3 Mil
Hd: E.J. Arseneault, Pres&TO
Marian Sheehan, AsstTO
Frits R. Pronk, SrVP&TO

DeKalb

DeKALB BANK
363 E. Lincoln Hwy. 60115
815/758-3451 Tr$15 Mil
Hd: James E. Pearre, VP&TO
William L. Roland, AsstTO

FIRST NATIONAL BANK IN DeKALB
141 W. Lincoln Hwy. 60115
815/758-2411 Tr$22 Mil
Hd: Robert G. Meier, VP&SrTO
William C. Banks, TO
Gerald L. Helt, AsstTO

Des Plaines

FIRST NATIONAL BANK
701 Lee St. 60016
312/827-4411 Tr/o$100 Mil
Hd,Nb: James S. Sheldon, SrVP&TO
PersTr: Judith Feerer
TrInv: Richard Johnson, VP
EmplBen: Steven Santucci, TO
LandTr: Ruth H. Troutman
ComTrF: David Raub, AsstTO
TrOpers: Elizabeth Boll
EstAdm: Jay Smith, TO

Dixon

CITY NATIONAL BANK TRUST CO.
102 Galena Ave. 61021
815/284-3333 Tr$9 Mil
Hd: Thomas A. Densmore
Nb: Richard W. Durkes, Pres

DIXON NATIONAL BANK
P.O. Box 309
101 W. First St. 61021
815/288-2222 Tr$32 Mil
Hd: Richard E. Lovett, VP&TO
TrOpers: Mrs. Kris Clothier
PersTr: Carrol Schumacher, AsstTO

Downers Grove

CITIZENS NATIONAL BANK
5100 Main St. 60515
312/968-4600 Tr$5.4 Mil
Hd: Michael DeBartolo, TO

DOWNERS GROVE NATIONAL BANK
Curtis & Main Sts. 60515
312/968-6300 Tr$21 Mil
Hd: John M. Finnegan, VP&TO
TrOpers: Lisa Soder, TO

Dwight

BANK OF DWIGHT
P.O. Box 189 60420
815/584-1855
Hd: Frank T. Murphy, Chm

East Moline

STATE BANK OF EAST MOLINE
1523 8th St. 61244
309/755-0671 Tr$3 Mil
Hd: Livingston Rodgers, VP&TO

East Peoria

THE FIRST NATIONAL BANK IN EAST PEORIA
140 E. Washington St. 61611
309/698-4200 Tr$2.5 Mil
Hd: Mrs. Marsha A. Roberts, SrVP&TO

East St. Louis

MIDAMERICA BANK & TRUST CO. OF EDGEMONT
8740 State St. 62203
618/397-2122
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Henry F. Blarcharczyk, VP&TO
EmplBen: Gerald R. Grodeon, VP&PenTO
TrOpers: Joyce Taff, SecVP
TrInv: Clark G. Davis, VP&TrInvO

Edwardsville

THE BANK OF EDWARDSVILLE
330 W. Vandalia St. 62025
618/656-0057, Ext. 73 Tr$7 Mil
Hd: Richard B. Sommer

EDWARDSVILLE NATIONAL BANK & TRUST CO.
Main & St. Louis Sts. 62025
618/656-4316
Hd: Dennis M. Terry, VP&TO

Effingham

EFFINGHAM STATE BANK
P.O. Box 767 62401
217/342-2141 Tr$8 Mil
Hd: Marie Grabavoy, TO

THE FIRST NATIONAL BANK OF EFFINGHAM
200 North Third St., P.O. Box 507 62401
217/347-7744 Tr$2.5 Mil
Hd: Eugene E. Gibson, Pres,ChmBd&TO
Michael J. Cummins, AsstTO

El Paso

WOODFORD COUNTY BANK
P.O. Box 55 61738
309/527-4400 Tr$1.8 Mil
Hd: George E. Drake, Pres&TO
TrOpers: Erman E. Schairer, VP&FM
Nb: Allen C. Drake, VP&AsstTO

Elburn

KANE COUNTY BANK & TRUST CO.
P.O. Box K 60119
312/365-6401 Tr$3.5 Mil
Hd: Dean Capes, VP&TO

Elgin

ELGIN NATIONAL BANK
24 E. Chicago St. 60120
312/742-8200 Tr$15 Mil
Hd: Wallace J. Wolff
TrOpers: Doris Ortmann

THE FIRST NATIONAL BANK OF ELGIN
Fountain Square Plaza 60120
312/697-1100 Tr$56 Mil
Hd,Nb: William Diamant, VP&TO
PersTr: Barry K. Danielson, TO
TrInv,ComTrF,EmplBen: George Platt, TrInvO
TrOpers: Shirley Bowers
Taxes: Fred Perz, TO

UNION NATIONAL BANK & TRUST OF ELGIN
One Fountain Square Plaza 60120
312/888-7500 Tr$15 Mil
Hd,PersTr,TrInv,Nb: Richard L. Martens, AsstVP&TO

Elmhurst

ELMHURST NATIONAL BANK
P.O. Box 26 60126
312/834-2100 Tr$98 Mil
Hd: Jules V. Meyering, Jr., SrVP&TO
PersTr: Anne Dunne, AsstTO
CorpTr: Phyllis Hattendorf, AdmAsst
TrInv,TrOpers: Betty J. Eide, TO&AsstSec
EmplBen,Nb: Arnold E. Bruns, AsstVP&TO

YORK STATE BANK & TRUST CO.
P.O. Box 120 60126
312/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, TO

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
312/456-4700 Tr$1 Mil
Hd: Robert Figarelli, ExecVP
TrOpers: Anthony J. Diasio, VP
Nb: Barbara D. Love, AsstVP&AsstTO

Emington

THE TAYLOR STATE BANK
60934
815/934-2911 Tr/u$1 Mil
Hd: Allan R. Payne

Evanston

FIRST NATIONAL BANK & TRUST CO. OF EVANSTON
800 Davis St. 60204
312/866-5510 Tr$130 Mil
Hd: Bruce N. Duff, SrVP&TO
PersTr,CorpTr,EmplBen: Charles N. Goodnow, VP&TO
TrInv,ComTrF: Paul H. Fricke, VP
TrOpers: Quentin L. Hardisty, AsstVP
Nb: Edith S. Rowell, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

STATE NATIONAL BANK
1603 Orrington Ave. 60204
312/491-6000 Tr$300 Mil
Hd: Charles D. Bornarth, SrVP&TO
PersTr: C. David Howell, VP
TrInv: Wm. Pitzele, VP&TO
ComTrF: Wendy J. Starkweather, AsstVP&TO
EmplBen,Nb: George Hinners, AsstVP
TrOpers: Marily Gardt, TO

WASHINGTON NATIONAL TRUST COMPANY
Ste. 1375, State National Plaza 60201
312/866-3057 Tr$37 Mil
Hd,PersTr: James W. Maurer, Pres
TrInv: James E. Dresmal, TO
EmplBen: G. David Smith, SrTO
Linda Singleton, Adm
TrOpers: Patricia Brennan
Nb: Wendy Zich

Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
312/422-6700 Tr$15 Mil
Hd: Robert M. Honig, SrVP&TO
Joseph C. Fanelli, VP&TO
Franklin Sellers, AsstTO

HERITAGE/STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
312/239-6700 Tr$17 Mil
Hd: Albert C. Baldermann, VP&TO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$10 Mil
Hd,TrInv,Nb: J.W. Gerber, Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: J.H. Munz, AsstTO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$4 Mil
Hd: Kenneth Ward

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr$2.5 Mil
Hd: C.A. French, Pres&TO

Fairview Heights

MIDAMERICA BANK & TRUST CO. OF FAIRVIEW
Rt. 50 At State Rt. 159 62208
618/397-7200
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Henry F. Blacharczyk, VP&TO
CorpTr: Kay Null, TrAdm
TrInv: Clark G. Davis, VP&TrInvO
EmplBen: Gerald R. Grodeon, VP&PenTO

Farmer City

FARMER CITY STATE BANK
P.O. Box 166 61842
217/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Flanagan

FLANAGAN STATE BANK
61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$3 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

FIRST NATIONAL BANK OF FREEPORT
101 W. Stephenson St. 61032
815/233-3620
Hd: Kenneth A. Urban, SrVP&TO
TrOpers: Jill C. Resnick, AsstTO
EmplBen: Paul W. Lindvall, AsstTO

STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$40 Mil
Hd: Thomas R. Schulz, VP&TO
PersTr: William R. Schlinkert, AsstVP&TO
TrInv: Milo I. Goldhagen, AsstVP&TrInvO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wienen, AsstTO

Galesburg

BANK OF GALESBURG
P.O. Box 790 61401
309/343-4141 Tr$5 Mil
Hd: Shawn A. Welch, TO

FARMERS & MECHANICS BANK
21 East Main St. 61401
309/343-7141 Tr$10 Mil
Hd,TrInv,EmplBen,Nb: Donald A. McLaughlin, VP&TO
PersTr,TrOpers: Joan Peck, AsstTO
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
309/342-4112 Tr$110 Mil
Hd: Donald S. Robinson, VP
PersTr,CorpTr,EmplBen: R. Lane Smallwood, VP&TO
TrInv,ComTrF: Charles A. Linn, VP&TrInvO
TrOpers: Diane Kingery, TO
Farm: Raymond Kreig, VP&FM
Nb: Judy Konecki

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$13 Mil
Hd: Jack K. Austin, VP&TO

Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
312/232-6700 Tr$32 Mil
Hd: Michael V. Smith, VP&TO
TrOpers: Arthur Busby, Jr., AsstTO

STATE BANK OF GENEVA
P. O. Box 108 60134
312/232-3230 Tr$4 Mil
Hd: Gary L. Moline, TO

Germantown

GERMANTOWN TRUST & SAVINGS BANK
601 Main St. 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936
217/784-8120 Tr/u$1 Mil
Hd: Robert D. Knapp, SrVP&TO

ILLINOIS (Cont'd)

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$3 Mil
Hd: Larry D. Thorpe, ExecVP&TO

Girard

STATE BANK OF GIRARD
202 West Center St. 62640
217/627-2112
Hd: B.J. Solon

Glen Ellyn

DU PAGE BANK & TRUST CO.
466 Main St. 60137
312/469-6000 Tr$10 Mil
Hd,PersTr: George C. Larsen, VP&TO
TrInv,EmplBen,Nb: Gary G. Folz, AsstTO
TrOpers: Yvonne Nelson, AsstTO

Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr$16 Mil
Hd,Nb: Kenneth H. Cooke, VP&TO
PersTr,Est: Myra Firishchak, AsstTO
TrOpers: Terry McQueen
LandTr: Alice Hansen

Granite City

FIRST GRANITE CITY NATIONAL BANK
1960 Edison Ave. 62040
618/451-5421
Hd: John H. Tallgren, VP&TO
TrOpers: Laveeda Knobbe, AsstTO

GRANITE CITY TRUST & SAVINGS BANK
1909 Edison Ave. 62040
618/876-1212 Tr$25 Mil
Hd: R.J. Hildebrand, VP&TO

Graymont

STATE BANK
P.O. Box 53 61743
815/743-5951 Tr$1.7 Mil
Hd: Dale Rich, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
P.O. Box 218 62844
618/375-2261 Tr$1 Mil
Hd: L.L. Cowling, TO

Greenfield

FARMERS STATE BANK
Walnut & Main Sts. 62044
217/368-2171
Hd: Robert A. Narmoni

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$2.1 Mil
Hd: Frank R. Joy, VP&TO

FIRST BANK & TRUST CO.
P.O. Box 340 62246
618/664-1111 Tr$2 Mil
Hd: James M. Jackson, Chm&TO
PersTr: Michael T. Jackson, Pres&TO
TrOpers: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr$1 Mil
Hd,PersTr,TrInv,Nb: Don Sherrill, TO
CorpTr,TrOpers,Nb: Dianne Kuerth, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr$12 Mil
Hd: P.R. Willey, Pres&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Road 60103
Hd: John J. Hays, Jr.

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441
Hd: Joseph L. Crabb, Pres&TO
Shirley Sweatman, Csh&AsstVP
Mel Hinterlong, ExecVP&AsstTO

HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$1 Mil
Hd: C.H. Maddox, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
4777 N. Harlem Ave. 60656
312/867-6600 Tr/o$5 Mil
Hd: Berthold H. Schreiber, VP&TO
Rosemary Galluzzo, AsstTO&AsstSec
Diane Y. Peszynski, AsstTO

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$5 Mil
Hd: F.S. Cook, Jr., Chm&TO

STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: Gordon Brown, CEO
Darrel Hilst, ExecVP&TO
PersTr,TrInv,EmplBen,TrOpers,Nb: James T. Frazee, TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$2.6 Mil
Hd: Ed Goodwin, ExecVP&TO
Mildred Nielsen, AsstTO

Hickory Hills

BANK OF HICKORY HILLS
7800 West 95th St. 60457
312/598-7400 Tr$7 Mil
Hd: Gregory A. Siss, VP&TO
EmplBen,TrOpers: Gary R. Bertacchi, AsstTO
Nb: Mark C. Randall, SrTO

Highland

FARMERS & MERCHANTS BANK
1223 Broadway 62249
618/654-4511, Ext. 205 Tr$20 Mil
Hd: Larry L. Essenpreis, VP&TO
Fred M. Schneider, AsstTO

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$7 Mil
Hd: Mildred Weidner, TO

Highland Park

FIRST NATIONAL BANK
513 Central Ave. 60035
312/432-1800
Hd: William L. Eifrig, SrVP
TrInv: William M. Bayuk, VP
PersTr: Mary D. White, VP

Hinsdale

HINSDALE TRUST SERVICE OFFICE
(Trust Service Office of LaGrange State Bank)
5 N. Lincoln 60521
312/579-4426

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Hd: John E. Jansen

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr$5 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Connie Fenwick, AsstCsh&TO

Itasca

ITASCA BANK & TRUST
308 Irving Park Rd. 60143
312/773-0350 Tr$3.3 Mil
Hd: Jack E. Mensching

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/245-5151 Tr$34 Mil
Hd: Charles D. Ransdell, VP
Farm: Douglas J. Thompson, FM
Allan Worrell, AsstFM
Jane E. Doyle, AsstTO
Kim Marshall, TrustAsst

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$47 Mil
Hd: Robert E. Linde, VP&TO
TrOpers: E. Harold Cox, VP&AsstTO
Farm: James A. Middendorf, FM&AsstTO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 South State St. 62052
618/498-2151 Tr$5 Mil
Hd: Donald D. Durbin, TO
EmplBen: Sonja Shaw, AsstTO

Joliet

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
TrOpers: James Alexa, AsstVP
Mary Ann Wurtzberger, AsstTO

LOUIS JOLIET BANK & TRUST CO.
1812 W. Jefferson St. 60436
815/725-5111 Tr$6.7 Mil
Hd: John P. Sternisha, VP&TO
Robert E. Leckrone, Chm&TO
Robert L. Porter, Pres&TO

NATIONAL BANK OF JOLIET
121 N. Chicago St. 60431
815/723-0683, Ext. 321 Tr$11.5 Mil
Hd: Michael D. Wimberly, TO
TrOpers: Rita Schoenstedt
Karen Rodriguez

UNION NATIONAL BANK & TRUST CO. OF JOLIET
50 W. Jefferson 60431
815/727-6020 Tr$90 Mil
Hd,TrInv: Paul E. Gantzert, VP&SrTO
PersTr: Marlene Westendorf, AsstTO
PersTr,LandTr: Judith M. Holmes, TO
PersTr,CorpTr: Ronald J. Erjavec, VP&TO
EmplBen,TrOpers: Alan A. Colabuono, AsstTO

Jonesboro

FIRST NATIONAL BANK
62952
618/833-5613 Tr/u$1 Mil
Hd: Alfred H. Bishop, ExecVP&Csh

Kankakee

CITY NATIONAL BANK
189 E. Court St. 60901
815/937-3630 Tr Np
Hd: Mark F. Polzin, VP&TO
TrOpers: Jean Green, TrOpersMgr
PersTr: D.C. Mitchell, TrAdm
TrInv: C.D. Lindokken, InvO
EstAdm: R.R. Chaplinski, AsstTO

FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
815/935-7000
Hd: Donald V. McCann

FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr Np
Hd: Peter J. Porter, VP&TO
PersTr: Elsdon L. Maynard, AsstVP&TO
TrOpers: Steve Ortman, AsstTO
J.R. Tate, FM
Steven Wirth, FM
Billy Treece, AsstFM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Leonard Q. Wilkinson, Pres&TO

Kempton

KEMPTON STATE BANK & TRUST
60946
815/253-6271 Tr/u$l Mil
Hd: David D. Travis, Pres&TO

La Grange

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$9.0 Mil
Hd,PersTr,CorpTr: Joachim J. Brown, TO
TrOpers: Cynthia T. Sikora, AsstTO

LA GRANGE STATE BANK
14 S. La Grange Rd. 60525
312/579-4462 Tr$60 Mil
(Trust Service Office in Hinsdale)
Hd: George H. Starmann, III, SrVP&TO
Mary G. Swezenski, AsstTO
Marian Maher Vichick, TrAdm
Peter A. May, TO
Robert J. Bennett, AsstVP&TO

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F.G. Bichl, Jr., ExecVP&TO
Marjorie Utz, Mgr

The typical reader of
TRUSTS & ESTATES
has been reading it
for 8.4 years.

LA SALLE STATE BANK
P.O. Box 462 61301
815/223-8800 Tr$3.7 Mil
Hd: E.J. Stuppy, TO
D. Lawler, AsstTO&VP

Lake Forest

FIRST NATIONAL BANK
265 E. Deerpath 60045
312/234-5100 Tr$125 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, TrInvO
TrOpers: Richard Ferris, TOpO

Lansing

BANK OF LANSING
3115 Ridge Road 60438
312/474-6161 Tr$43.8 Mil
Hd: Gary J. Irwin, TO

FIRST NATIONAL BANK
Ridge Road at Roy St. 60438
312/474-1300 Tr$17 Mil
Hd: Thomas C. Cornwell, VP&TO

Lawrenceville

LAWRENCEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 597 62439
618/943-3336
Hd: James E. Oberts, Pres&TO
TrOpers: Barbara J. Boyer, AsstTO

Lebanon

MIDAMERICA BANK & TRUST CO. OF LEBANON
P.O. Box 127 62254
618/537-4428
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Henry F. Blacharczyk, VP&TO
TrInv: Clark G. Davis, VP&TrInvO
TrOpers: George W. Wolfslau, Pres-Asst&TO
TrPen,EmplBen: Gerald R. Grodeon, VP&PenTO

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr/o$1 Mil
Hd: James M. Killian, VP&TO
TrInv: Glenn Kemp, Pres

Lincoln

FIRST NATIONAL BANK IN LINCOLN
303 S. Kickapoo St. 62656
Hd: Sylvan L. Franklin
James H. Orr, VP,Csh&TO

STATE BANK
508 Broadway 62656
217/735-5551 Tr$5 Mil
Hd: Elton V. Huntington, TO

Litchfield

LITCHFIELD BANK & TRUST CO.
P.O. Box 386 62056
217/324-3935 Tr/o$3 Mil
Hd: Wayne L. Barringer, TO
EmplBen: A.R. Birkenkamp, VP&AsstTO

Lockport

HERITAGE FIRST NATIONAL BANK OF LOCKPORT
814 State Street 60441
815/838-0252
Hd: Cynthia A. Conachen, TO

Lombard

STATE BANK OF LOMBARD
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Frank P. Novel, ExecVP&TO

WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$5 Mil
Hd: George E. Batten, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
Dorothy L. Odell, VP,Csh&AsstTO

Lyons

BANK OF LYONS
8601 W. Ogeden Ave. 60534
312/447-5600
Hd: Judy Paloucek, TO

Macomb

CITIZENS NATIONAL BANK
127 S. Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,CorpTr: Lyle L. Dake, VP&TO
PersTr,Prob,Nb: Allen S. Worsley, AsstTO
TrOpers: Alice Thorman, AsstTO
Farm: R.J. Solomon, VP&FDM
C.C. Spencer, AsstVP&FM
Mark T. Kettlekamp, AsstVP&FM

UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$14 Mil
Hd,PersTr,EmplBen,TrOpers: Herbert L. Strong, VP&TO
CorpTr,TrInv,Nb: Victor J. Henson, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3289
Hd: E.A. Hutchinson, Pres&TO
TrOpers: Louise N. Luhtala, VP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: C.P. Ackman, VP&TO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres

FIRST NATIONAL BANK
215 N. Michigan Ave. 62441
217/826-6311 Tr/u$1 Mil
Hd: Wayne Evans, TO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: D.T. Macey
B.R. Calvert, AsstTO
D.R. Romines, AsstTO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

ILLINOIS (Cont'd)

Mascoutah

FIRST NATIONAL BANK
121 E. Main St. 62258
618/566-2333
Hd: Dun Schaack, ExecVP&TO
Walter W. Butler, Pres&AsstTO

MIDAMERICA BANK & TRUST CO. OF MASCOUTAH
9 E. Main St. 62258
618/566-2131
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Earline Veltman, TO
TrInv: Clark G. Davis, VP&TO
Nb: Henry F. Blacharczyk, VP&TO
Pens: Gerald R. Grodeon, VP&TO

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 685 61938
217/234-6434 Tr$18 Mil
Hd: Malcolm F. O'Neill, VP&TO
CorpTr,TrOpers: Ralph L. Ingram, AsstTO
ComTrF: Monya Russell, Sec
Farm: Michael L. Weasel, FM
Farm: Steven L. Johns, AsstFM
Brenda Hedricks, Sec

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 562 61938
217/234-7454 Tr$39 Mil
Hd: Clark W. Brogan, VP&SrTO

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$2 Mil
Hd: Nancy K. Kelley, VP&TO

A Name To Trust!

Moline National

QUAD CITIES LARGEST TRUST DEPARTMENT

Telephone: 309/797-7600

Mazon

MAZON STATE BANK
North & Depot Sts. 60444
815/448-2102 Tr/u$1 Mil
Hd: Robert W. Breisch
TrOpers: Lenora Walker

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$25 Mil
Hd: Robert B. Schneider, VP&TO
EmplBen: Larry Kolman, AsstTO
TrOpers: Eloise Benes, AsstTO

Melrose Park

MELROSE PARK NATIONAL BANK
17th Ave. & Lake St. 60160
312/681-8600 Tr$8 Mil
Hd: Barbara J. Karg, VP&TO
Joanne M. Pievitz, AsstVP&TO

Mendota

FIRST STATE BANK
706 Washington 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Harold Hitchins, ExecVP&TO
TrOpers: Mary Sterchi, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$2 Mil
Hd: R.W. Dempster, Pres&TO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

NATIONAL STATE BANK
P.O. Box 529 62960
618/524-9316 Tr/u$1 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP

Milford

CITIZENS STATE BANK
36 East Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: James Cross, ExecVP
ComTrF,TrOpers: Dennis Neal, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Woodrow Baltz, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK
P.O. Box 155 61760
309/432-2552 Tr$1 Mil
Hd,PersTr: Donald Henegar, TO&Csh
Steven O. Riley, AsstVP&AsstTO

Moline

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$67 Mil
Hd,EmplBen,Nb: Joseph Van Hooreweghe, VP&TO
PersTr,CorpTr,TrInv,ComTrF: D. C. Van DeWiele, VP&TO
TrInv,ComTrF,EmplBen,Nb: Richard E. Heier, TrInvO
TrOpers: L.D. Dellitt, TOpO&AsstCsh
Nixola A. Barnes, AsstTOpO

MOLINE NATIONAL BANK
506 15th St. 61265
309/797-7600 Tr$370 Mil
Hd,PersTr,Nb: Gerald W. Saunders, SrVP&TO
TrInv,EmplBen,PersTr: Frank Budinscak, VP&TrInvO
TrInv,Nb,PersTr: John D. Martin, VP&TrInvO
TrInv,ComTrF,PersTr: John H. McCraney, VP&TrInvO
TrOpers,EstO: Terry Finley, VP&TO
RE,GTO,PersTr: Dennis Norling, AsstVP&TO
TrInv,PersTr,Adm: Charles A. Peterson, TO
Adm: Thomas Gayan, TO
Adm,PersTr: Dorris Adams, TO
GTO,Adm: Vivian Hammerberg, TO
Adm: Mary Watkins, TO
Op,Est: Marlene Prosser, TO
TxO: Carol Peterson, AsstTO

UPTOWN NATIONAL BANK
1601 15th St. 61265
309/797-7800 Tr/u$1 Mil
Hd: Rudi Hermann, Pres&TO
Allan Dietz, AsstTO

Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: Harry L. Heninger, VP&TO

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$10 Mil
Hd: H.M. Jahde, VP

Monticello

FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr/u$1 Mil
Hd: F.A. Anderson, Pres&TO
Terry Flatt, VP&AsstTO

NATIONAL BANK OF MONTICELLO
P.O. Box 391 61856
217/762-2111 Tr$10 Mil
Hd,Nb: J.D. Gard, TO

Morris

THE FIRST NATIONAL BANK OF MORRIS
P.O. Box 590 60450
815/942-0121 Tr$5 Mil
Hd: Edward W. Bozett, TO
TrOpers: Sharon Mickelson, AsstTO

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60405
815/942-0130 Tr$12 Mil
Hd: William E. Gleason, Jr. VP&TO
TrInv: Richard G. Muench, Sr., SrVP

Mt. Carmel

BANK OF MT. CARMEL
P.O. Box 33 62863
618/262-5186
Hd: Gene Guisewite, ExecVP&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$4 Mil
Hd: Jack Emmons, Pres&TO
James P. Dawson, AsstTO

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr/u$1 Mil
Hd: Daniel Monen, II, Pres
PersTr: Helen Borneman, Treas
EmplBen: Glen Bevington, Csh

Mt. Prospect

FIRST NATIONAL BANK OF MT. PROSPECT
P.O. Box 319 60056
312/392-1600 Tr$8 Mil
Hd: Donald R. Hill, VP&TO
Marla W. Kalbhen, TO
Elizabeth C. Schlauer, AsstTO

MT. PROSPECT STATE BANK
P.O. Box 279 60056
312/398-4132
Hd,TrInv,EmplBen,PersTr,Nb: Thomas A. Purcell, SrVP
PersTr,CorpTr,TrOpers: Peter Walter, TO
TrInv: John Burke, TO

Mt. Vernon

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$7.5 Mil
Hd: David E. Busby, SrVP&TO
Darla Wilks, AsstTO

SECURITY BANK & TRUST CO.
119 N. Main and Ninth Sts. 62864
618/242-4000 Tr$10.5 Mil
Hd: Christy J. Regenhardt, TO
Gary E. Eddington, AsstTO

Murphysboro

THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 Tr$1.8 Mil
Hd: Richard R. Hudson, TO

FIRST NATIONAL BANK
P.O. Drawer 219 62966
618/687-1711 Tr$1 Mil
Hd: Barbara J. Doherty, TO
TrOpers: Linda L. Holmes, AsstTO

Naperville

BANK OF NAPERVILLE
503 N. Washington St. 60566
312/420-3512
Hd: G.K. Pilkenton, VP&TO

NAPERVILLE NATIONAL BANK & TRUST CO.
P.O. Box 210 60566
312/355-8800 Tr/o$15 Mil
Hd: Richard F. Condon, VP&TO
TrOpers: Ann S. Boecker, TrAdmO
Elizabeth A. Sperry, TOpO

New Berlin

WARREN-BOYNTON STATE BANK
Box 8 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 West Maples Street 60451
Tr$1.7 Mil
Hd: Dwight W. Egle
PersTr,ComTrF,TrOpers: Jo Ann Gleason
TrInv,Nb: Gary Orler

Newton

FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Niles

DEMPSTER PLAZA STATE BANK
8720 Dempster St. 60648
312/298-3300
LandTr: Margaret L. Urban, TO

Normal

FIRST NATIONAL BANK OF NORMAL
210 Broadway 61761
309/452-1171 Tr$10.1 Mil
Hd,PersTr,CorpTr: Melvin D. Schultz, VP&TO
Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

Northbrook

NORTHBROOK TRUST & SAVINGS BANK
1250 Shermer Rd. 60062
312/272-2000 Tr$10 Mil
Phyllis M. Becker, AsstTO
Fern N. Kutok, LdTO

Oak Brook

OAK BROOK BANK
2021 Spring Road 60521
312/654-1050 Tr$10 Mil
Hd: George S. Trees, Jr., VP&TO
Charles E. Morris, AsstTO
Gerald A. Stewart, AsstTO
Donald L. Gohr, AsstTO

Oak Park

AVENUE BANK & TRUST CO. OF OAK PARK
104 N. Oak Park Ave. 60301
312/383-5400 Tr$15 Mil
Hd: Frank J. Roth, VP&TO
William E. Tierney, TO
Susan L. Reilly, AsstTO

FIRST BANK OF OAK PARK
11 W. Madison St. 60302
312/386-5000 Tr$18 Mil
Hd: Richard R. Jones, VP&TO
LandTr: Grace L. Dahl, VP&TO

OAK PARK TRUST & SAVINGS BANK
Village Mall Plaza 60301
312/383-1000 Tr$105 Mil
Hd,PersTr,Nb: J. Terence Gallagher, SrVP&TO
TrInv,ComTrF: Frederick L. Hennings, VP
EmplBen,CorpTr: Joan M. Giardina, AsstVP&TO
TrOpers: Mrs. Patricia C. Crowe, AsstVP&TO

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
312/848-6700 Tr$20 Mil
Hd: Christopher R. Joyce, VP&TO
PersTr,Prob: Robert R. Lopardo, AsstVP&TO
LandTr: Rac Matthieu, AsstTO

O'Fallon

BANK OF O'FALLON
P.O. Box 427 62269
318/632-3595
Geraldine Kloustermeyer, VP&TO

FIRST BANK & TRUST COMPANY OF O'FALLON
200 South Lincoln Ave. 62269
Hd: Helen Nichols, TO
Donna Kloustermeyer, AsstTO
TrCommittee: Irma Meckfessel, VP
John K. Rohleder, SrVP
Mike Jackson, VP

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr$1 Mil
Hd: James L. Myers, Pres&SrTO
Carolyn J. Sadler, AsstVP&TO

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$1.5 Mil
Hd,PersTr,CorpTr: Fred Newton, Jr., ExecVP&TO

OLNEY TRUST & BANKING CO.
P.O. Box 158 62450
618/395-4311 Tr$4.5 Mil
Hd: Lawrence J. Weber, Pres&TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 41&66 Tr$15 Mil
Hd: George J. Spiros, VP&TO
Antoinette C. Watson, AsstTO

Palatine

FIRST BANK & TRUST CO.
P.O. Box 249 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr: Gloria Richiardi, AsstTO
CorpTr: James A. Drysdale, AsstTO
TrOpers: Ann Tylman, AsstTO

PALATINE NATIONAL BANK
P.O. Box 39 60067
312/359-1070 Tr$1.5 Mil
Hd: Colleen K. Hubler, TO

TRUST OFFICERS
WE'RE NUMBER ONE!

in trust department placements. Crown Banking Services has clearly established itself as the nation's leading firm in trust placements. In addition to the normal interviewing procedure, Crown has developed one of the most unique and innovative methods of interviewing — the TRUST INTERVIEW DAY. In 1982 we are holding these days on:

Saturday, February 6th
Saturday, April 3rd
Saturday, June 5th
Saturday, August 7th
Saturday, October 2nd
Saturday, December 4th

At these days we bring together banks and applicants from all parts of the country. The obvious advantage to the employer is that he can interview six to eight qualified candidates in one day and in one place.

All employers and applicants arrive at our office at their own expense. There is no fee to the bank unless a person is actually hired. If you are an employer interested in hiring a trust officer, or a trust officer interested in exploring new opportunities for yourself, please contact —

Crown
BANKING SERVICES

325 W. PROSPECT AVENUE
MOUNT PROSPECT, ILLINOIS 60056
312/392-5151

ILLINOIS (Cont'd)

Palestine

FARMERS STATE BANK
62451
618/586-2316 Tr/u$1 Mil
Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, VP&TO

Palos Heights

PALOS BANK & TRUST CO.
12600 South Harlem Ave. 60463
312/448-9100 Tr$1.8 Mil
Hd: Marvin A. Siensa, Pres&TO
TrDept: Jeffrey C. Scheiner, TO
TrOpers: Toni Bauman, TrMgr

Paris

CITIZENS NATIONAL BANK
110 W. Court St. 61944
217/465-7641 Tr/o$25 Mil
Hd: W.L. Milbourn, Pres&TO
PersTr,TrInv,TrOpers,Nb: H.V. Deffenbaugh, VP&TO

EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

CITIZENS BANK & TRUST CO.
1 South Northwest Hwy. 60068
312/399-4100 Tr$175 Mil
Hd: Stephen M. Totton, VP&TO
PersTr: Jerry Anderton, AsstVP
TrInv: Merton E. Sarvay, VP&TrInvO
EmplBen: Karen Wahl, TO
TrOpers: Eugene C. Leone, AsstVP
Nb: John E. O'Loughlin, TO

FIRST STATE BANK & TRUST CO. OF PARK RIDGE
(Land Trust Only)
P.O. Box 718 60068
312/692-4114
Hd: Eugene T. Carter, Pres
PersTr: Carole J. Bartman, AsstTO
Thomas D. Olen, AsstTO

Pecatonica

BANK OF PECATONICA
P.O. Box 430 61063
815/239-1131 Tr$1.3 Mil
Hd: L.E. McKee, TO
PersTr: Betty Loveall, AsstTO

Pekin

FIRST NATIONAL BANK & TRUST CO.
111 N. 6th St. 61554
309/347-7781 Tr$10 Mil
Hd: Alice M. Hudson, TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr$24 Mil
Hd,PersTr: Al Riley, SrVP&TO
TrInv,EmplBen: F. Michael Schaefer, VP&TO

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5000 Tr$380 Mil
Hd: Bruce F. Snyder, SrVP
PersTr: Thomas O. Hunter, VP
Prob: Howard P. Gallatin, TO
TrInv: James H. Hawkins, VP
ComTrF,EmplBen: Douglas S. Stewart, VP
TrOpers: Charles F. Norobusch, VP
Tax: Virginia Wakefield, TrTaxO
Nb: Hayne Ellis, III, TO

FIRST NATIONAL BANK OF PEORIA
P.O. Box 809 61601
309/676-1311 Tr$175 Mil
Hd: Wayne W. Ayers, VP&SrTO
PersTr,Nb: C. Richard Gillett, VP
TrInv,ComTrF: August Gureno, TrInvO
EmplBen: Bernard R. Filzen, TO
TrOpers: Julia A. Anderson, TO

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$155 Mil
Hd: Dale L. Sielaff, VP&SrTO
PersTr: Margaret A. Mistic, AsstVP&TO
Prob: Betty L. Meyers, TO
TrInv: Thomas C. Biever, SrVP
EmplBen: Michael J. Crecco, AsstVP&TO
CorpTr,TrOpers: Pamela J. Giger, Mgr

THE NORTHWEST BANK OF PEORIA
P.O. Box 3678 61614
309/686-6133 Tr/u$1 Mil
Hd: G.H. Clausen, ExecVP&TO

SOUTH SIDE TRUST & SAVINGS BANK
2119 S. Adams St. 61602
309/676-0521 Tr$6.5 Mil
Hd: Rolla P. Godfrey, VP&TO

Peru

FIRST NATIONAL BANK IN PERU
P.O. Box 409 61354
815/223-0214
Hd: Harold L. Simkins, Pres&TO
Joan Mankowski, VP&AsstTO

Petersburg

FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7716 Tr$2 Mil
Hd: Randall A. Killebrew, Pres&TO

NATIONAL BANK OF PETERSBURG
P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Phillip H. Deverman, VP&TO

Piper City

STATE BANK OF PIPER CITY
4 E. Peoria 60959
815/686-2258 Tr/u$1 Mil
Hd: Mrs. Geraldine Wilson, Pres&TO
James Hornickel,TO

Pittsfield

FIRST NATIONAL BANK
P.O. Box 498 62363
217/285-2176, Ext. 33-34 Tr$4.5 Mil
Christine Hannant, TO

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$8 Mil
Hd: Richard M. Winters, ExecVP&TO
Myron L. Otto, VP&TO
Wayne Taylor, AsstVP&AsstTO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$12 Mil
Hd: C. Dean Easton, VP&TO
Farm: John Perring, FM&AsstTO
Richard Hiatt, AsstFM&AsstTO
Marcia E. Cox, AsstTO

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$28 Mil
Hd: Peter F. Toft, VP&TO
PersTr: Gordon E. Sears, Pres&TO
TrInv: Mildred A. Eckstrom, AsstTO
TrOpers: Wanda Nelson, AsstTO

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$8.3 Mil
Hd: Perry E. Fishel, VP&TO
TrOpers: Evelyn Harding, AsstTO

Princeville

PRINCEVILLE STATE BANK
P.O. Box 8 61559
309/385-4375 Tr/u$1 Mil
Hd: Jeanne McCoy, TO

Quincy

FIRST NATIONAL BANK AND TRUST CO. OF QUINCY
1201 Broadway 62301
217/223-4656 Tr$25 Mil
Hd: R.C. Edmundson, VP&TO
M. Shade
C. Walch
E. Williams

ILLINOIS STATE BANK
6th & Hampshire St. 62301
217/223-0600 Tr$40 Mil
Hd: Maxine Brumback, SrTO
Frank R. McFarland, VP&TO
Audrey K. Viar, AsstTO

MERCANTILE TRUST & SAVINGS BANK
440 Maine St., P.O. Box 371 62301
217/223-7300 Tr$85 Mil
Hd: Sidney D. Crouch, VP&TO
Paul A. Zeman, TO

STATE STREET BANK & TRUST CO.
801 State St. 62301
217/223-6480 Tr$11.3 Mil
Hd: Kent Steinkamp

Rantoul

BANK OF RANTOUL
201 East Champaign 61866
217/892-2143 Tr$301 Mil
Hd: Larry E. Harshbarger, Pres&TO
PersTr,CorpTr,ComTrF,TrOpers,Nb,TrInv,EmplBen: Ray Uken, AsstTO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
312/771-2500 Tr$4 Mil
Hd: Nancy Vaske Pape
TrOpers: Ann C. Calathas, TO

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666
Hd: Gregory P. Meador, VP&TO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679 A 62454
618/544-8686 Tr$5 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: James W. Lane, VP&TO
TrInv: David Musgrave, Pres&TO
TrOpers: Donald Winterrowd, SrVP&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Highway 61068
815/562-5571 Tr$2 Mil
Hd: Theodore L. Tilton, VP&TO
Charles P. Cole, TO

Rock Falls

ROCK FALLS NATIONAL BANK
P.O. Box 351 61071
815/625-0520
Hd: Richard J. Stinson, VP&TO

Rock Island

FIRST NATIONAL BANK
Second Ave. & 17th St. 61201
309/794-9313 Tr/o$65 Mil
Hd,TrInv,ComTrF: W.R. Hefter, SrVP&TrInvO
PersTr,EmplBen,Est: G.D. Vanderflugt, VP&TO
PersTr,EmplBen,Est,Nb: A.B. Sheets, TO
PersTr,EmplBen,Est: J.M. Miller, TO
TrOpers,PersTr: K.S. Speck, TO
PersTr,EmplBen: J.J. Caffery, TO

THE ROCK ISLAND BANK
230 18th St. 61201
309/794-1120 Tr$37 Mil
Hd: Jack L. Leiby, TO
TrInv: John E. Miller, Pres

Rockford

AMERICAN NATIONAL BANK & TRUST CO.
501 Seventh St. 61110
815/968-2241 Tr$190 Mil
Hd,Nb: Glen W. Wilson, VP&TO
Adm: Jay R. Maddox, VP&TO
Adm&RE: Lillie L. Rude, AsstTO
TrInv: Robert J. Meuleman, VPInv
TrOpers: Shirley Faerber, TO

CITY NATIONAL BANK & TRUST CO.
1100 Broadway, P.O. Box 1628 61110
815/968-3761 Tr$43 Mil
Hd,PersTr,Nb: John DuVall, VP&TO
CorpTr: Richard J. Banaszak, TO
TrInv,ComTrF: Richard L. Johannsen, VP&InvO
EmplBen: Marcia L. Mueller, AsstTO
TrOpers: Marion Matre, OpersSupv

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/962-3771 Tr$125 Mil
Hd: Kenneth J. Roeh, VP&TO
PersTr: George Wallace, AsstVP
TrInv: Gregory Bielski, AsstVP
TrOpers: John Wickman, TOpO

ILLINOIS NATIONAL BANK & TRUST CO.
228 S. Main St. 61101
815/963-3431 Tr$300 Mil
Hd,Nb: John T. O'Connor, VP&TO
PersTr: David R. Bond, VP&TO
PersTr: Elizabeth C. Rainwater, AsstTO
TrInv: Darrell Thompson, VP&TO
ComTrF: David Esparza, InvO
EmplBen: Thomas Scoville, TO&Sec
TrInv: Gino Orazi, AsstInvO

UNITED BANK OF ILLINOIS,NatAssn
United Center
P.O. Box 464 61105
815/987-2110 Tr$70 Mil
Hd: Marlowe Holstrum VP&TO
PersTr: Lyn Thayer, TO
TrInv: Ed Rounds, VP&TrInvO
EmplBen: Anne Brannon, TO
Nb: Felice Berry, TO

Roselle

ROSELLE STATE BANK & TRUST CO.
106 E. Irving Park Rd. 60172
312/529-0320 Tr/u$10 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, AsstTO

St. Charles

ST. CHARLES NATIONAL BANK
200 W. Main St. 60174
312/584-5500 Tr$3 Mil
Hd: Cheryl Fair, AsstTO

STATE BANK OF ST. CHARLES
1 E. Main St. 60174
312/377-4170 Tr$40 Mil
Hd: Carl W. Rudolph, VP&TO
Harry J. Benson, AsstTO
Robert G. Hoge, AsstTO

Salem

SALEM NATIONAL BANK
P.O. Box 409 62881
618/548-2200 Tr$5 Mil
Hd: Michael T. Jackson, Pres&TO

Schaumburg

SCHAUMBURG STATE BANK
320 W. Higgins Rd. 60195
312/882-4000
Hd: Jerome Baumhart, ExecVP&TO

WOODFIELD BANK
E. 111 Woodfield Dr. 60196
312/882-6404
Dawn S. Enenbach, TO

Shannon

FIRST STATE BANK
1 South Linn St. 61078
815/864-2111
Hd: Omar C. Wilhelms, TO
Wesley L. Zink

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
170 East Main, P.O. Box 519 62565
217/774-5515 Tr$9 Mil
Hd: Robert M. Pancoast, VP&TO

SHELBY COUNTY STATE BANK
P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Virginia Wheeler, VP&TO
Greg Miller, AsstTO

Silvis

BANK OF SILVIS
11th St. at 1st Ave. 61282
309/752-1222 Tr/u$1 Mil
Hd: George Vretis

Skokie

FIRST NATIONAL BANK OF SKOKIE
8001 Lincoln Ave. 60077
312/673-2500
Hd: Richard M. Jung, VP&TrMgr
Florence Petella, AsstVP&TO
TrOpers: Shirley G. Coward, TrOpersMgr

OLD ORCHARD BANK & TRUST CO.
P.O. Box 188 60077
312/679-2200 Tr$1 Mil
Hd,LandTr,EmplBen: Robert L. Haire, AsstVP&TO
Mary W. Hopkins, AsstVP&AsstTO

SKOKIE TRUST & SAVINGS BANK
4400 Oakton St. 60076
312/674-4400 Tr$1 Mil
Hd: Nancy A. Lyon

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
P.O. Box 187 60473
312/333-2600 Tr$25 Mil
Hd,PersTr,CorpTr: Jack Dalenberg, VP&TO

★Springfield

CAPITOL BANK & TRUST CO.
1825 S. 6th St. 62708
217/544-6481 Tr$5 Mil
Hd: Thomas M. Hafel, TO

FIRST NATIONAL BANK
201 S. 5th St. 62701
217/753-7530 Tr/o$200 Mil
Hd: Charles N. Hammond, VP&TO
PersTr: Willard Thompson, Asst VP&TO
TrInv,ComTrF: G.E. Gifford, TrInvO
EmplBen,Nb: J.D. Graham, TrNbO
CorpTr,TrOpers: Michael Morgan, TrOpO
Farm: Don Farrow, AsstVP&FM

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
217/753-7200 Tr$225 Mil
Hd,CorpTr: Alvin G. Becker, SrVP&TO
PersTr,EmplBen: Herbert J. Sliger, Jr., AsstVP
TrInv: Ronald J. Krueger, SrTrInvO
ComTrF: Stephen J. King, TrInvO
TrOpers: Sarah Jennings, TrOpMgr
Nb: Joseph Hills, TO

LAND OF LINCOLN BANK
1155 N. 9th St. 62705
217/788-8000
Hd: Charles E. Hurst, ExecVP&TO

SANGAMON BANK AND TRUST
3019 Chatham Road 62707
217/787-3686
Hd: Michael J. Scully, Chmn,Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Rebecca A. Mueller, AsstTO

SPRINGFIELD MARINE BANK
One Old Capitol Plaza East 62701
217/753-6000 Tr$300 Mil
Hd,PersTr: Lee G. Gamage, SrVP&TO
EmplBen: Michael W. Ference, AsstVP
TrInv: Michael Provines, VP
ComTrF: Donald Gher, AsstVP
TrOpers: Rebecca Helton, AsstTO
Nb: Donald R. Patton, SrVP&TBDO
CorpTr: Thomas C. McNichols, TO
EstAdm: Robert D. Cross, TO
Tax: Rex A. Alexander, AsstTO

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-2100 Tr/u$1 Mil
Hd: Henry Kirschner, TO
T.L. Gooding, AsstTO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321, Ext. 70 Tr$55 Mil
Hd,Nb: Hal E. Cleavinger, SrVP&TO
PersTr,CorpTr,TrOpers: Stephen Bryan, TO
TrInv,ComTrF: Robert Eversman
EmplBen: Jack Kuczynski

Streator

STREATOR NATIONAL BANK
401 E. Main St. 61364
815/672-2941, Ext. 217 Tr$10 Mil
Hd: Louis J. Weber, Jr., Pres&TO
PersTr,TrInv,EmplBen,TrOpers,Nb: Theresa M. Lukach, AsstVP&AsstTO

UNION NATIONAL BANK
201 E. Main St. 61364
815/673-3333 Tr$15 Mil
Hd: Phillip E. Martin, AsstVP&TO

Sublette

FARMERS STATE BANK
Main Street 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$3 Mil
Hd: John W. Hagen Pres&TO
Jan W. Haegen, ExecVP&AsstTO
Helen Spaugh, AsstTO

58% of the subscribers of
TRUSTS & ESTATES
select investment broker.

ILLINOIS (Cont'd)

Sullivan (Cont'd)

STATE BANK OF SULLIVAN
P.O. Box 253 61951
217/728-4311 Tr$1 Mil
Hd: William A. Elder, TO

Sycamore

FARMERS & MERCHANTS BANK
124 South Main St. 60178
815/895-9121
Hd: R. Duane Munter, Pres
Harry J. Best, VP

NATIONAL BANK & TRUST CO.
230 W. State St. 60178
815/892-2125 Tr$70 Mil
Hd: Howard A. Heidlauf, VP&SrTO
PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&Mgr
PropMgmt: James M. Kirby, AsstTO&Sec
EmplBen: Sharon Z. Fesler .
TrOpers: Janice C. Taylor

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Joe F. Gearhart, Pres&TO

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr$90 Mil
Hd: Kenneth A. Hart, VP&TO
Robert W. Slaybaugh II AsstVP&TO

Tinley Park

BREMEN BANK & TRUST CO.
17500 South Oak Park Ave. 60477
312/532-8000 Tr$9 Mil
Hd: Albert A. Stroka, VP,TO&Coun
TrOpers: Jeanne Costa
Joyce V. Cunningham, TO
Jean P. Fulton, TrSec
Ann M. Werner, TrSec

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.75 Mil
Hd: James P. Ghiglieri, Sr., Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOper,Nb:
Donald L. Whitler, VP&TO
James P. Ghiglieri, Jr., Csh&TO

Triumph

THE FIRST NATIONAL BANK
47 Main St. 61371
815/539-9301 Tr/u$1 Mil
Hd: C.C. Cartwright

Tuscola

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 8 61953
217/253-3344
Hd: Deen Edgar, Pres&TO
Earl R. Pendergrass, VP&AsstTO
Richard G. Berg, ExecVP&TO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$1.5 Mil
Hd: William F. McCarty, Pres&TO
TrInv,TrOpers: Larry R. Kresin, SrVP&AsstTO

Urbana

BUSEY FIRST NATIONAL BANK
P.O. Box 429 61801
217/384-4633 Tr$19.5 Mil
Hd,TrInv,EmplBen,Nb: Eugene Grandone, VP&TO
RE,Nb: Dan Slagell, FM
PersTr,Agcy: Trent Shepard, AsstTO
TrOpers: Karen Pearson

CHAMPAIGN COUNTY BANK & TRUST CO.
P.O. Box 368 61802
217/384-3270 Tr$60 Mil
Hd,Nb: Warren E. Burgard, VP&SrTO
PersTr,TrInv,TrOpers: Glen C. Paine, VP&PersTO
EmplBen: Alan Mullaney, AsstTO

Vandalia

FARMERS & MERCHANTS BANK
P.O. Box 130 62471
618/283-2211 Tr$1.25 Mil
Hd: Michael T. Jackson, VP&TO

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$6 Mil
Hd: Thomas G. Diekroeger, VP&TO
Carol Williams, AsstTO

Villa Park

BANK OF OAKBROOK TERRACE
(Land Trust Only)
17 W. 695 Roosevelt Rd. 60181
312/495-3100
Hd: Robert J. Vinopal, Pres&TO

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$10 Mil
Hd: Charles E. Stege, Chm&TO
Robert Johanson, VP&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 266 62690
217/965-5496 Tr/u$1 Mil
Hd: G.F. Knudson, ExecVP&TO

STATE BANK OF VIRDEN
103 S. Springfield 62690
217/965-3344 Tr/u$1 Mil
Hd: Willis Willoughby, TO
Larry T. Herron, AsstTO

Virginia

PETEFISH, SKILES & CO.
P.O. Box 9 62691
217/452-7231 Tr$3 Mil
Hd: William M. Yaple, Chm&TO
Reginald Jokisch, Pres&AsstTO

Warren

CITIZENS BANK & TRUST CO.
135 Main St. 61087
815/745-2194 Tr$1 Mil
Hd: Lan Pinney, VP&TO

Warsaw

HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

WATSEKA FIRST NATIONAL BANK
216 South Fourth St. 60970
815/432-3977 Tr$10 Mil
Hd: Warren A. Hanson

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 West Liberty St. 60084
312/526-6604 Tr$3 Mil
Hd: Lynn Brettner, TO
TrInv: Robert Hinman, Pres.

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
312/623-9000 Tr$100 Mil
Hd: Robert S. Hoefert, VP&TO
David B. DeSalvo, TO
Judith A. Hoyer, AsstTO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
312/244-6000
Hd: Keith C. Ericksen, VP&TO

FIRST NATIONAL BANK
1 S. Genessee St. 60085
312/623-3800 Tr$1.5 Mil
Hd: Irwin A. Goodman, Pres&TO

Wellington

WELLINGTON STATE BANK
P.O. Box 67 60973
815/984-3130 Tr/u$1 Mil
Hd: Kennard J. Kling, ExecVP&TO
TrOpers,Nb: William Penicook, VP,Csh&AsstTO

West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
312/231-1800 Tr$1.3 Mil
Hd,CorpTr,EmplBen: W.K. Loof, Pres
Elizabeth P. Marecek, VP&TO
TrInv: John R. Madden, VP&TO
Nb: Roger E. Peterson, ExecVP&TO
Joachim J. Brown, TrCoun

Western Springs

FIRST NATIONAL BANK
4456 Wolf Rd. 60558
312/246-2200 Tr/u$1 Mil
Hd: William F. O'Meara, Jr., Chm&Pres

Wheaton

BANK OF WHEATON
211 S. Wheaton Ave. 60187
312/665-0300 Tr$32 Mil
Hd: Albert C. Koontz, SrVP&TO
PersTr,TrInv: Gary C. Crocus, VP&TO

GARY-WHEATON BANK
E. Wesley & Cross Sts. 60187
312/665-2600 Tr$90 Mil
Hd,Nb: Gregory W. Osko, VP
PersTr,TrInv,ComTrF: Douglas G. Eyles, VP
EmplBen: Barbara J. Skora, TO
TrOpers: Jerome M. Avner, TOpO

HAWTHORNE BANK OF WHEATON
P.O. Box 1058 60187
312/665-0050
Hd: Norman G. Murphy, SrVP&TO
Patricia A. Heckelman, VP&TO

Wheeling

WHEELING TRUST & SAVINGS BANK
350 E. Dundee Rd. 60090
312/537-0020 Tr$15 Mil
Hd,Nb: Robert F. Moore, TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers:
Phyllis L. Lindstrom, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

Williamsville

WILLIAMSVILLE STATE BANK
P.O. Box 48 62693
217/566-3387
Hd: John M. Jones, Pres&TO

Winnetka

THE FIRST NATIONAL BANK
520 Green Bay Road 60093
312/446-4432 Tr$35 Mil
Hd: John D. O'Malley, SrVP
PersTr: Chapin Litten, VP
TrOpers: Penny Gahard
Kathy Kennedy-Digan, TrAsst
THE WINNETKA BANK
791 Elm St. 60093
312/441-4100 Tr$7.5 Mil
Hd: John Griffith, VP&TO

Woodstock

STATE BANK OF WOODSTOCK
101 S. Benton St. 60098
815/338-3131 Tr$13 Mil
Hd: J.F. Fabos, VP&TO

Worth

WORTH BANK & TRUST
6825 W. 111th St. 60482
312/448-6500 Tr$9.5 Mil
Hd,TrInv,EmplBen,Nb: Michael Welgat, SrTO
PersTr,TrOpers: Linda S. Kirby, AsstVP&TO

Wyoming

WYOMING BANK & TRUST CO.
P.O. Box 230 61491
309/695-2831
Hd,PersTr,CorpTr: B.F. Backlund, ChmBd
Dean M. Jackson, Pres
Rodney White, Csh
Virginia Ford, AsstCsh

Zion

ZION STATE BANK & TRUST CO.
2612 Sheridan Rd. 60099
312/746-1211
Hd: Doyle M. Weathers, VP&TO
PersTr,Prob: Gary M. Rizzo
PersTr,EmplBen: Gary L. Yerke
TrOpers: Dorothy E. Minton, AsstCsh

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

INDIANA

Akron

AKRON EXCHANGE STATE BANK
P.O. Box 217 46910
219/893-4531
Hd: J.R. Leininger, Pres

Albion

ALBION NATIONAL BANK
P.O. Box 5 46701
219/636-2171
Hd: Walter Maloney, TO

Alexandria

ALEXANDRIA BANKING CO.
P.O. Box 147 46001
317/724-4447 Tr$.5 Mil
Hd: Byron K. Cunningham, TO
COMMERCIAL BANK & TRUST CO.
P.O. Box 145 46001
317/724-4453
Hd: John F. Kirkpatrick, TO
E. Nicholas Spreen, TO
Stephen J. Bill, TO

Anderson

ANDERSON BANKING CO.
931 Meridian St. 46015
317/644-8861 Tr$60 Mil
Hd: Richard K. Berg, VP&SrTO
PersTr: James L. Hale, TO
PersTr: Wilma Kelley, AsstTO
EmplBen: Nancy C. Pitt, TO
TrOpers: Robert Moffatt, TOpO
CITIZENS BANKING CO.
P.O. Box 729 46015
317/644-5561
Hd: Delbert Rich, SrVP&TO
PersTr,CorpTr,TrInv,EmplBen: James F. Cunningham, AsstVP
FIRST NATIONAL BANK OF MADISON COUNTY
735 Main St. 46016
317/642-4901 Tr$3.3 Mil
(Branch in Elwood)
Hd: P. L. Gregory, VP&SrTO
PersTr,CorpTr,TrInv,EmplBen,TrOpers: Dorothy M. Finney

Arlington

ARLINGTON STATE BANK
P.O. Box 75 46104
317/663-2221 Tr$1 Mil
Hd: Lee A. Schroeder, ExecVP&TO
PersTr: Frances L. Noble, TrSec

Attica

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr$1 Mil
Robert B. Folk, Pres&TO
John Rumsas, ExecVP&TO
Wayne P. Garrett, SrVP&TO

Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$10 Mil
Hd,TrInv: M.C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb: E.S. Zeisloft, TO
CITY NATIONAL BANK
P.O. Box 389 46706
219/925-0960 Tr$1.1 Mil
Hd: James H. Carper, Pres&TO

Avilla

COMMUNITY STATE BANK
P.O. Box 167 46710
219/897-3361 Tr/u$1 Mil
Hd: Virgil Helmer, TO

Bargersville

BARGERSVILLE STATE BANK
P.O. Box 228 46106
317/422-5125 Tr$7 Mil
Hd,PersTr,CorpTr: Karen L. Wyrick, AsstTO
Paul H. McGauley, Pres

Batesville

BATESVILLE STATE BANK
137 South Main St. 47006
812/934-4411 Tr/u$1 Mil
Hd: Lloyd W. Hisrich, Pres
TrOpers: Dennis M. Harmeyer, VP&Csh
Nb: R.C. Martin
FIRST BANK & TRUST CO.
P.O. Box 30 47006
812/934-2808 Tr/u$1 Mil
Hd: Gene J. Becker, Csh&TO

Bath

BATH STATE BANK
P.O. Box 10 47010
317/732-3118
Hd: John E. Hoff, TO

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

TRUSTWARE
means results in...
HR A 54 77
82
INDIANA
JUN

For more information contact
National Computer Systems, Trust Systems Division, NCS Center, Dunwoody, GA 30338 404 391-1700

INDIANA (Cont'd)

Berne

FIRST BANK OF BERNE
P.O. Box 369 46711
219/589-2151 Tr$2 Mil
Hd: Bruce Bauserman

Bippus

BIPPUS STATE BANK
P.O. Box 85 46713
219/344-1351 Tr/u$1 Mil
Hd: B.A. Garshwiler, Pres

Bloomfield

BLOOMFIELD STATE BANK
P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP

Bloomington

BLOOMINGTON NATIONAL BANK
P.O. Box 1309 47401
812/339-1131 Tr$5 Mil
Hd: Harry G. McConnell, TO
Joan Ray, AsstTO
FIRST NATIONAL BANK
P.O. Box 608 47402
812/332-6351 Tr$42 Mil
Hd: Ronald D. Leichter, SrVP&SrTO
TrInv: James R. Phillippe, VP&TO
ComTrF: Mrs. Mary V. Morrisette, VP&TO
TrOpers: Mrs. Patty S. Caswell, AsstVP&TOpO
EmplBen: Peter S. Gould, AsstCsh&PenTO
MONROE COUNTY STATE BANK
P.O. Box 2329 47402
812/336-0201 Tr$8 Mil
Hd: George O. Thompson, VP&TO
F.L. Hankins, Pres

Bluffton

FARMERS & MERCHANTS BANK
P.O. Box 316 46714
219/824-0910 Tr$1 Mil
Hd: Amos Gerber, Pres
OLD FIRST NATIONAL BANK
304 W. Market St. 46714
219/824-2510 Tr/u$1 Mil
Hd: H.W. Myers, VP,Csh&TO

Boonville

PEOPLES TRUST & SAVINGS BANK
P.O. Box 307 47601
812/897-0230 Tr$3.5 Mil
Hd: Waldo Hendrickson, Pres&TO
PersTr: Florence R. Davis
TrOpers: Mark H. Hendrickson
TrInv: Rita Behagg
WARRICK NATIONAL BANK
224 W. Main St., P.O. Box 31 47601
812/897-3307 Tr$5 Mil
Hd: R.I. Kixmiller, Pres&TO

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY
P.O. Box 310 47834
812/446-2581 Tr$8 Mil
(Branch in Clay City)
Hd: Virgil Frederick, TO
RIDDELL NATIONAL BANK
P.O. Box 340 47834
812/448-2611 Tr$2.6 Mil
Hd: H. Michael Lawson, VP&TO

Bremen

BREMEN STATE BANK
P.O. Box 127 46506
219/546-3411 Tr$5 Mil
Hd: John Farquhar, VP&TO
PersTr: Loretta Thomas, TO

Brookston

FARMERS STATE BANK
P.O. Box 336 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brookville

FRANKLIN COUNTY NATIONAL BANK
P.O. Box 37 47012
317/647-4116 Tr$6.5 Mil
Hd: Loron H. Baker, Pres&TO
PEOPLES TRUST CO.
P.O. Box 7 47012
317/647-3591 Tr/u$1 Mil
Hd: Harold J. Geis, Pres&TO

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 235 46112
317/852-2268
(Branch in Plainfield)
Hd: Keith P. Foist, Pres&TO

Brownstown

CITIZENS STATE BANK
1151 W. Spring St. 47220
812/358-3171 Tr$1 Mil
Hd: Curtis Benter, Pres&TO

Burlington

THE BURLINGTON STATE BANK
P.O. Box 98 46915
317/566-3322 Tr$1 Mil
Hd,PersTr: Donald E. Mohler, ChmBd&TO

Cambridge City

WAYNE BANK AND TRUST CO.
P.O. Box 210 47327
317/478-3561 Tr/u$1 Mil
Hd: A.H. Boyd, Jr., Pres&TO
R. Kem, VP&TO

Cannelton

FIRST CANNELTON NATIONAL BANK
P.O. Box 67 47520
812/547-7038 Tr$.5 Mil
Hd: Anthony C. Everitt, CEO&TO
Wilma Heck, AsstTO&VP

Carmel

UNION STATE BANK
P.O. Box 398 46032
317/846-7381
Hd: Frank S. Vaughn, SrVP&SrTO
Robert Steinhart, VP&TO

Chandler

CHANDLER STATE BANK
114 West Lincoln Ave. 47610
812/925-3326
Hd: Prentice McNeely, TO
Marian E. Roberson, AsstTO

Charlestown

FIRST BANK OF CHARLESTOWN
890 Main St., P.O. Box 37 47111
812/256-3316 Tr$2 Mil
Hd: James P. Bowen, VP&TO
Tim Hensley, AsstTO

Chesterton

CHESTERTON STATE BANK
109 Broadway 46304
219/926-1151
Hd: Stephan Ziemba, VP&TO
Patricia Harvil, TO
TrOpers: Wilma Gray, TOpO

Churubusco

CHURUBUSCO STATE BANK
P.O. Box 205 46723
219/693-2194 Tr/u$1 Mil
Hd: E.R. Jones, Pres
PersTr,CorpTr: R.E. Stangland, TO

Cicero

HAMILTON COUNTY BANK
W. Jackson 46034
317/984-3571 Tr$1 Mil
Hd: C. Ronald Hall, AsstVP&TO

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY
47841
812/939-2141
(Branch of Brazil)
Hd: Virgil Frederick, Pres&TO

Coatesville

FIRST NATIONAL BANK
P.O. Box 146 46121
317/386-7226 Tr/u$1 Mil
Hd,PersTr,CorpTr: B.E. Lydick, Pres&TO
TrOpers: Douglas K. Phillips, VP&AsstTO

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
P.O. Box 510 46725
219/244-6151 Tr/u$1 Mil
(Branch in South Whitley)
Hd: Carl J. Banks, TO
Ethel Vandersauh, AsstTO
TrOpers: Yvonna Grant, Csh&AsstTO
THE FARMERS LOAN & TRUST CO.
216-220 W. Van Buren St. 46725
219/248-8111 Tr$8.6 Mil
Malcolm H. Trump, VP&TO
Constance K. Waterman, AsstTO
Nb: Benton E. Gates, Jr., Atty

Columbus

FIRST NATIONAL BANK
333 Washington St., P.O. Box 327 47201
812/379-4421 Tr$31 Mil
Hd,PersTr,TrInv,EmplBen,Nb: William A. Helmbrecht, VP&TO
CorpTr,TrOpers: Phyllis Hole, AsstTO
IRWIN UNION BANK & TRUST CO.
500 Washington St. 47201
812/372-0111 Tr$105 Mil
Hd: Carl R. Van Zant, VP&TO
PersTr: Dave Fisher, VP&TO
Eugene Oster, TO
Catherine Chinn, TO
TrInv: Larry Shepard, VP
ComTrF: Carl Leopold, TrInvO
EmplBen: Nancy Cissell, AsstTO
TrOpers: Robert L. Nagel, TO

95.7% of the subscribers of
TRUSTS & ESTATES
in the accounting business
are CPA's.

Connersville

CENTRAL STATE BANK
531 Central Ave.
P.O. Box 225 47331
317/825-0546 Tr/o$4 Mil
Hd: Richard W. Hankins, VP&SrTO

FAYETTE BANK & TRUST CO.
536 Central Ave. 47331
317/825-2124 Tr$13 Mil
Hd: Henry D. Orschell, VP&SrTO
Catherine Starr, AsstTO
TrOpers: C. Sue Amis

Corydon

CORYDON STATE BANK
P.O. Box 37 47112
812/738-2185 Tr$9 Mil
Hd: Kenneth W. Miles, Chm,CEO&TO

OLD CAPITAL BANK & TRUST CO.
P.O. Box 128 47112
812/738-3111 Tr$2.9 Mil
Hd: Max M. Martin, VP

Covington

BANK OF WESTERN INDIANA
401 Washington St. 47932
317/793-4846
Hd: Robert Clinkscales, TO

FOUNTAIN TRUST CO.
P.O. Box 8 47932
317/793-2237 Tr$8 Mil
Hd: M.H. Bell, Sec&TO

Crawfordsville

ELSTON BANK & TRUST CO.
132 E. Main St. 47933
316/362-3400 Tr$35 Mil
Hd: Robert L. Vanderkolk, VP&TO
EmplBen: Ruth Parrish
TrOpers: Jackie S. Brown, AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer 687 47933
317/362-1100 Tr$45 Mil
Hd: John Bowerman, SrVP&TO
Ken Newnum, TO

Cromwell

CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John W. Ray, ExecVP,Csh&TO

Crown Point

THE COMMERCIAL BANK
P.O. Box 200 46307
219/663-3144 Tr$5 Mil
Hd: Thomas A. Trainor, TO
TrOpers: Marcella Sellers, AsstVP&AsstTO

FIRST NATIONAL BANK
117 E. Joliet St. 46307
219/663-5100 Tr$8 Mil
Hd: Denise M. Hallett
TrOpers: Sue Sorenson

LAKE COUNTY TRUST CO.
(Land Trust Only)
2200 N. Main St. 46307
219/663-2289 Tr/u$1 Mil
Hd: J.W. Johnston, Pres

Culver

THE STATE EXCHANGE BANK
P.O. Box 71 46511
219/842-3321 Tr$0 Mil
Hd,TrInv: C. Jung, SrVP&TO
PersTr,CorpTr,EmplBen: Karen Mendenhall, TO
Prob,Gdnships: Vivian Bush, TO

Dale

DALE STATE BANK
P.O. Box 218 47523
812/937-4453 Tr$5 Mil
Hd: Joe C. Neff, Pres
Joan L. Trinkel, TO

Danville

THE DANVILLE STATE BANK
P.O. Box 119 46122
317/745-4435 Tr$6 Mil
Hd: Richard E. Sunman, ExecVP&TO
Mary Jayne Henderson, AsstTO

FIRST NATIONAL BANK
P.O. Box 209 46122
317/745-6414 Tr$3.8 Mil
Hd: Marjorie N. Poer, TO
Helen Olmstead, AsstTO

Decatur

FIRST STATE BANK
P.O. Box 500 46733
219/724-3151 Tr$8 Mil
Hd: Earl M. Caston, ExecVP&TO
TrOpers: Carolyn Bosse, AsstTO

Delphi

UNION BANK & TRUST CO.
P.O. Box 119 46923
317/564-3216 Tr$3 Mil
Hd: John F. Klepinger, TO
Audria Clements, VP&AsstTO

Dunkirk

FIRST STATE BANK OF DUNKIRK
218 S. Main St. 47336
317/857-2378 Tr/u$1 Mil
Hd: Robert L. Wyne, Pres&TO
Jeanne H. Meier, AsstTO&AsstCsh

East Chicago

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
720 W. Chicago Ave. 46312
219/397-1000 Tr$5 Mil
Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST CO.
State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett

Edinburg

EDINBURG STATE BANK
P.O. Box 37 46124
812/526-5577 Tr/u$1 Mil
Hd: Ronald G. Seals, Pres&TO

Elkhart

FIRST NATIONAL BANK
301 S. Main St. 46515
219/295-2000 Tr$170 Mil
Hd,PersTr,Prob: George E. Freese, VP
CorpTr: Bernice A. Simms, AsstVP
TrInv,ComTrF: James A. Rees, VP
EmplBen: Robert A. McDonough, VP
TrOpers: Marjorie L. Bost, VP
Nb: Cheryl R. Cooper, AsstVP

ST. JOSEPH VALLEY BANK
Franklin at Second 46514
219/294-6621 Tr$110 Mil
Hd: James F. Searcy, SrVP&TO
PersTr: Leonard L. Whitfield, VP&TO
CorpTr: Wanda M. Suck, TO
TrInv: Tom N. Ertel, SrVP
EmplBen: Larry H. Struble, VP&TO
TrOpers: Lee Stone, AsstVP&TO
Nb: Stephen R. Carlson, AsstVP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/876-2228
Hd: Tom Drake, VP&TO

Elwood

FIRST NATIONAL BANK OF MADISON COUNTY
46036
317/552-9871
(Branch of Anderson)
Hd: Gary Crandall, VP&TO

SECURITY BANK
125 S. Anderson St. 46036
317/552-5091 Tr$2 Mil
Hd: Jack L. Goddis, ExecVP&TO

Etna Green

THE ETNA BANK
P.O. Box 155 46524
219/858-2591
Hd,PersTr: Jene R. Lindsey, Pres&TO

Evansville

CITIZENS NATIONAL BANK
19 N.W. 4th St. 47739
812/464-3215 Tr$200 Mil
Hd: Robert A. Royster, Jr., VP&SrTO
PersTr: Michael A. Doris, AsstVP&TO
CorpTr: Kenneth G. Haynie, Jr., TO
TrInv,ComTrF: Bruce Meythaler, AsstVP&TrInvO
EmplBen: Steve Appel, TO
TrOpers: Ralph L. Alley, VP&TOpO
FMgt: A. Russell Wood, VP

NATIONAL CITY BANK
P.O. Box 868 47705
812/464-9663 Tr$128 Mil
Hd,TrOpers: Charles W. Goldman, SrVP&TO
PersTr,CorpTr: Charles B. Michaels, TO
TrInv,ComTrF: James J. Marchino, TO
EmplBen,Nb: Jan D. Jordan, TO

OLD NATIONAL BANK
P.O. Box 207 47702
812/464-1397 Tr$160 Mil
Hd,PersTr: Donald R. Balser, SrVP&TO
CorpTr,TrOpers: Marvin H. Sunderman, VP&TO
TrInv,ComTrF: Russell Ogden, VP&TrInvO
William Kelley, TrInvO

Fairland

CENTRAL INDIANA BANK,NatAssn
P.O. Box 225 46126
317/835-2281 Tr/u$1 Mil
Hd: R.W. Barger, Pres&TO

Fairmount

CITIZENS STATE BANK
P.O. Box 85 46928
317/948-4220 Tr$1 Mil
Hd: Timothy H. Selby
PersTr,CorpTr,TrInv,ComTrF: Victor A. Selby, Pres

FAIRMOUNT STATE BANK
P.O. Box 8 46928
317/948-4330 Tr$2.2 Mil
Hd: Robert McManaman, TO

Over 3,100 Law Firms
& Attorneys at Law
subscribe to
TRUSTS & ESTATES

INDIANA (Cont'd)

Farmersburg

PEOPLES STATE BANK
P.O. Box 368 47850
812/696-2146 Tr$1 Mil
Hd: Charles F. Holley, ExecVP&TO

Farmland

PEOPLES LOAN & TRUST CO.
111 East Henry Street 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett

Flora

THE BRIGHT NATIONAL BANK
219/967-4151 Tr$1.5 Mil
Hd: Marshall D. McCammack, Pres&TO

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH
801 E. Mulberry St. 47648
812/753-3911
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, TO

Fort Wayne

ANTHONY WAYNE BANK
203 E. Berry St. 46802
219/423-3611 Tr$40 Mil
Hd: Ralph B. Elston, VP&TO
CorpTr,PersTr: Tudor O. Glassburn, TO
TrOpers: Kim Bennett

FORT WAYNE NATIONAL BANK
110 W. Berry St. 46802
219/426-0555 Tr$400 Mil
Hd: Thomas E. Quirk, SrVP,TO&Mgr
PersTr: James W. Sines, SrVP&TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, TO
Nb: Neil A. Anderson, VP&TO

INDIANA BANK & TRUST CO.
P.O. Box 1204 46801
219/461-7416 Tr$150 Mil
Hd,Nb: Charles G. Conville, VP&TO
PersTr: Ardella V. Heare, TO
PersTr,CorpTr,EmplBen: Linda L. Cooley, TO
TrOpers: Kathryn D. Callen, AsstTO
TrInv,ComTrF: David D. Cornwell, AsstVP&TO

LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/423-6733 Tr$475 Mil
Hd: Donald L. Felton, VP&SrTO
CorpTr: Dennis DePrey, AsstTO
PersTr: Roy Kern, VP
TrInv,ComTrF: Jerry J. Harms, VP&TO
Nb: William A. Tucker, TO

PEOPLES TRUST BANK
913 S. Calhoun St. 46802
219/427-8333 Tr$40 Mil
Hd: Richard C. Burrows, ExecVP&TO
TrOpers: John E. Lawrence, VP
TrInv: Richard F. Gervais, TrInvO
Nb: Robert Banchack, TO
Maureen Grinsfelder, AsstTO
Carolyn Parker, TO
Michael Milhouse, TO

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr$2 Mil
Hd: Kenneth W. Deckard, Pres&TO
Wendell H. Brown, VP,Csh&AsstTO

Frankfort

CLINTON COUNTY BANK & TRUST CO.
P.O. Box 236 46041
317/659-3383 Tr$26 Mil
Hd: John B. Templeton, SrVP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers: Tim Unger, VP&TO
Phillip L. Birge, TO

FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$19 Mil
Hd: Tom Rohrabaugh, SrVP&TO

Franklin

FRANKLIN BANK & TRUST CO.
101 E. Jefferson St. 46131
317/736-3116 Tr$6.8 Mil
Hd: Wayne Roush, VP&TO

UNION BANK & TRUST CO.
34 W. Jefferson St. 46131
317/736-7191 Tr$15 Mil
Hd: Robert D. Heuchan, TO

French Lick

SPRINGS VALLEY BANK & TRUST CO.
College & Maple Sts. 47432
812/936-9961 Tr$50 Mil
Hd: Wayne Ferguson, SrVP&TO
EmplBen: Jean Bird, AsstVP&AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
812/667-4695
Hd: James W. Lemon, Csh&TO

Garrett

GARRETT STATE BANK
P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Crabell, ExecVP&TO
TrOpers: Beatrice T. Cagley, AsstTO

Gary

BANK OF INDIANA,NatAssn
P.O. Box 330 46401
219/738-6178
(Trust Office in Merrillville)
Hd: D. H. Brubeck

GARY NATIONAL BANK
P.O. Box 209 46402
219/738-4000 Tr$114.5 Mil
Hd,TrInv: F.D. Michael, SrVP&TO
PersTr,Agcy: C.E. Sayers, TO
EmplBen: K.J. Ryan, AsstVP&TO
ComTrF: B.J. Rakos, AsstTO
TrOpers: Norman E. Andrews, AsstTO
CorpTr,Nb,Prob: F.V. Roman, VP&TO

Gas City

FIRST VALLEY BANK
301 E. Main St. 46933
317/674-2281 Tr$9 Mil
Mgr: Peg Smidt, TO

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

FIRST NATIONAL BANK
P.O. Box 27 46526
219/533-2175 Tr$30 Mil
Hd: Gregory A. Oppedal
PersTr: Carol Fogle
CorpTr,EmplBen: Randall Sneller
TrInv: Thomas Wilson

SALEM BANK & TRUST CO.
101 S. Main St. 46526
219/533-2131 Tr$35 Mil
(Branches in Millersburg, New Paris and Wakarusa)
Hd,PersTr,TrInv: Hallet K. Foster, VP&SrTO
PersTr,TrOpers,Nb: Elmer J. Phend, SrTO&VP
PersTr,TrOpers: Beverly Connelly, TO
TrInv,PersTr,EmplBen,Nb: Willard J. Warwick, AsstTO

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/633-4161 Tr$20 Mil
Hd: Jerry L. Williams, VP&TO
Stephanie Hurt, AsstTO

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$4.5 Mil
Hd: Joe Ferguson, SrVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$4 Mil
Hd: Robert H. Strickland, SrVP&TO

HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$2 Mil
Hd: Raymond J. Bartnick, ExecVP,Csh&TO

Greensburg

DECATUR COUNTY BANK
314-326 W. Main St. 47240
812/663-4622 Tr$5.2 Mil
Hd: Paul E. Nagel, Pres&TO
TrOpers: William O. Smith, TO

UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-4711 Tr$15 Mil
Hd: J. Howard Ernstes, TO

Greenwood

NATIONAL BANK OF GREENWOOD
300 S. Madison Ave. 46142
317/882-3537 Tr$20 Mil
Hd,TrInv,EmplBen: Lowell E. Miller, SrVP&TO
PersTr,CorpTr,Nb: Pat K. Van Valer, TO
TrOpers,Nb: Wesley R. Klutts, AsstTO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46325
219/932-6900
Hd,Prob: Calvin Bellamy, SrVP&TO
PersTr: Cletus F. Epple, TO
TrInv: Thomas E. Paxson, TrInvO
TrOpers: Helen A. Ahlborn, VP&TO

HOOSIER STATE BANK OF INDIANA
5255 Hohman Ave. 46320
219/931-1212 Tr$40 Mil
Hd,PersTr,Nb: Robert J. Vician, VP&TO
CorpTr,TrInv,ComTrF,EmplBen: Brendon Brosnan, TO
TrOpers: Kathleen A. Cross, TOpO

900 Accounting Firms
& CPA's subscribe to
TRUSTS & ESTATES

MERCANTILE NATIONAL BANK
5243 Hohman Ave. 46325
219/932-8220
Hd,PersTr: H. F. Smiddy, Jr., SrVP&TO
TrInv: James A. Schuck, VP&TrInvO
Dennis Bielfeldt, AsstTrInvO
EmplBen: Franklin J. Black, VP&TO
TrOpers: Andres Roche, AsstVP&TO

Hartford City

CITIZENS STATE BANK
101 W. Washington St. 47348
317/348-2350 Tr$3.9 Mil
Hd: Raymond A. Cline, Pres&TO
Margaret Sones, AsstTO

Haubstadt

HAUBSTADT STATE BANK
P.O. Box 218 47639
812/768-6155
Hd: Rita Kathary, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
P.O. Box 125 46341
219/996-2100
(Branch of Valparaiso)
Hd: Robert McGinley, TO
William Mullins, AsstTO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$1 Mil
Hd,PersTr: Bruce E. Leep, Pres

THE FIRST BANK
9701 Indianapolis Blvd. 46322
Tr$25 Mil
Hd: Dennis Churilla, VP&TO

Holton

THE NAPOLEON STATE BANK
812/689-6812 47023
(Branch of Napoleon)
Mark Comer, Mgr

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$8 Mil
Hd,PersTr,CorpTr: Allan Baurenfiend, TO

Huntington

COMMUNITY STATE BANK
P.O. Drawer D 46750
219/356-3700 Tr$12 Mil
Hd: J.K. Bledsoe

FIRST NATIONAL BANK
354 N. Jefferson St. 46750
219/356-3100 Tr$8 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, VP&TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

★ Indianapolis

AMERICAN FLETCHER NATIONAL BANK & TRUST COMPANY
101 Monument Circle 46277
317/639-8181 Tr$3.1 Bil
TRUST & ASSET MANAGEMENT GROUP
Hd: Larry K. Pitts, ExecVP&ChTO
ASSET MANAGEMENT DIVISION
William R. Fry, SrVP&ChIO
EMPLOYEE BENEFIT & INSTITUTIONAL ACCOUNTS
Daniel L. Fleck, VP&IO
PORTFOLIO MANAGEMENT
Timothy H. Kilfoil, VP&IO
FIXED INCOME MANAGEMENT
Leif E. Nulsen, VP&IO
EQUITY MANAGEMENT
Ross A. Williams, VP&IO
TRUST DIVISION
E. Lynn Plaster, VP&SrTO
PERSONAL TRUSTS & AGENCIES
Walter C. Gross, Jr., VP&TO
Martha M. Shertzer, VP&TO
PERSONAL INVESTMENT SERVICES
Josephine M. Webster, VP&IO
ESTATES & GUARDIANSHIPS
Eric A. Manterfield, VP&TO
TRUST REAL ESTATE
Vincent A. Raja, VP&TO
CORPORATE TRUST
John H. Pease, VP&TO
SUPPORT SERVICES DIVISION
Gary B. Brown, VP&SrTO
INVESTMENT SERVICES
John A. Smith, VP&TO
TRUST TAXES
Gregory L. Pawlowski, VP&TO
TRUST POLICY ADMINISTRATION
Thomas A. Jenkins, VP&TCoun
TRUST OPERATIONS
Gary A. Haltom, VP&TO

FIR BANK & TRUST CO.
5300 Crawfordsville Rd. 46224
317/241-2361
Hd: William G. Batt, ExecVP&TO

INDIANA NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$2.8 Bil
Hd: Roger E. Mahn, ExecVP&TO
PersTr: Clayton Pruitt, VP&TO
InstInv: Richard Dyer, VP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Robert Jacobson, AsstVP&TO
TrOpers: Martin Russell, VP&TO
TrAdm: Donald Willing, VP&TO
Nb: George Buskirk, VP&TO
EmplBen: James Schick, AsstVP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$1.3 Bil
Hd: Howard E. McKinley, SrVP
Econ&InvAdv: Merle F. Kuhlman, VP&SrTO
Mktg: Stanley M. Harris, VP&TO
TrCoun: Mary Y. Marsh, VP&TrCoun
AcctAdmin: Thomas P. Ewbank, VP&TO
PersTr: R. Michael Miner, VP&TO
EmplBen: Eduardo I. Aguirre, VP&TO
PropMgt: Edward L. West, VP
CorpTr: David Obergfell, TO
BsnsDev: Deane Nelson, TO
Tax: Albert Slater, TO
TrInv: Robert B. Kemp, Jr., VP
TrOpers: Gary Kyle, TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/635-5222 Tr$30 Mil
Hd,PersTr,CorpTr: L.A. Venable, SrVP&TO
Miss Marilyn Karnatz, AsstVP&TO
Terry Young, VP&TO

Jasonville

PEOPLES TRUST CO.
209 W. Main St. 47438
812/665-2261
(Branch of Linton)
Hd: James F. Geiser, AsstVP&Mgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$28 Mil
Hd: Robert R. Webster, VP&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Carma Doyle, TO
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
P.O. Box 310 47546
812/482-1314 Tr$17 Mil
Hd: Robert J. Beckman, SrVP&TO

Jeffersonville

CITIZENS BANK & TRUST CO.
Spring & Court Sts. 47130
812/282-6643 Tr$17 Mil
Hd,TrInv,Nb: Michael D. Waiz, VP&TO
TrOpers,CorpTr: Ralph B. Barany, TO
PersTr: Mary J. Julius, TO

CLARK COUNTY STATE BANK
P.O. Box 328 47130
812/288-9001 Tr$14.4 Mil
Hd: Gary L. Johnson, VP&TO
PersTr,TrOpers: Nell Mitchell, AsstTO

Kendallville

CAMPBELL & FETTER BANK
P.O. Box 231 46755
219/347-1500 Tr$2 Mil
Hd: Linda Weber, AsstTO

KENDALLVILLE BANK & TRUST CO.
P.O. Box 668 46755
219/347-0800 Tr/u$1 Mil
Hd: Merritt Diggins, VP&TO
TrOpers: Richard Helmkamp, VP

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Don E. Wilson, SrVP&TO
TrOpers: Lois Norris, AsstTO

Knightstown

THE CITIZENS NATIONAL BANK
104 E. Main St. 46148
317/345-2141 Tr$1.2 Mil
Hd: R.L. Myers, Pres&TO

Knox

FARMERS BANK & TRUST CO.
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
John J. Zechiel, VP&TO

Kokomo

FIRST NATIONAL BANK
322 North Main St. 46901
317/459-3911 Tr$9 Mil
Hd: Linda C. Gelber, TO

UNION BANK & TRUST CO.
Main at Mulberry 46901
317/457-8111 Tr$100 Mil
Hd: Merrill A. Brunk, SrVP&TO
TrInv: John O'Donnell, TO
EmplBen: Roselyn Lewis, TO
TrOpers: Betty L. Boles, VP&TO
Nb: Stanley Moore, TO
RE: James P. White, TO

95.7% of the subscribers of
TRUSTS & ESTATES
in the accounting business
are CPA's.

INDIANA (Cont'd)

Lafayette

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47901
317/423-2511 Tr$70 Mil
Hd: Joseph A. Bonner, SrVP&SrTO
TrOpers: Lois W. Baldwin
TrInv: Kurt E. Wilson
RE: Lawrence A. Anthrop, TO
Farm: Donald J. Sigman, FM

LAFAYETTE NATIONAL BANK
337 Columbia St. 47902
317/423-8022 Tr$110 Mil
Hd: Jack H. Page, SrVP&TO
PersTr,Est: Shirley M. Osterling, AsstTO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTr: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
Farm: Ralph E. Jackson, VP
Tax: Donna J. Ramsey, TrTaxO

PURDUE NATIONAL BANK
201 Main St. 47902
317/423-0467 Tr$80 Mil
Hd,EmplBen: A. Daniel Oderkirk, SrVP&SrTO
PersTr: James S. Backoff, SrVP&SrTO
Farm: Carl E. Brown, VP&FM
EstAdmin: Margaret J. Hand, AsstVP&TO
Marion K. Savoldi, AsstVP&TO
TrOpers: Gary M. Porro, AsstVP&TO

La Fontaine

LA FONTAINE BANK
P.O. Box 248 46940
317/981-4371 Tr/u$1 Mil
Hd: David E. Wyant, Pres

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$3 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST NATIONAL BANK & TRUST CO. OF LA PORTE
802 Lincolnway 46350
219/362-6171 Tr/o$30 Mil
Hd: H.J. Kohne, VP&TO
PersTr,Nb: G. A. Marx, AsstVP&TO
TrOpers: E.L. Satkoski, AsstTO

LA PORTE BANK & TRUST CO.
601 Jackson St. 46350
219/362-0404 Tr$10 Mil
Hd,Nb: Lawrence J. Mazur, VP&TO
PersTr,CorpTr,TrInv,EmplBen: Ray W. Sims
ComTrF,TrOpers: Nancy Schwarzkopf

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: T.D. Cook, VP&TO

PEOPLES NATIONAL BANK
P.O. Box 327 47025
812/537-1212 Tr$1.6 Mil
Hd: Susan Smith, VP&TO

Lebanon

THE BOONE COUNTY STATE BANK
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers: Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

CITIZENS BANK & TRUST CO.
202 E. Washington St. 46052
317/482-3300 Tr$6.5 Mil
Hd: R.A. Duff, Pres&TO

Leesburg

PEOPLES STATE BANK
46538
219/453-3181 Tr$1.3 Mil
Hd: A.E. Heierman, Pres&TO
Kerry Ringgenburg, AsstTO

Liberty

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$3 Mil
Hd: Ted J. Montgomery, ExecVP&TO

Ligonier

AMERICAN STATE BANK
222 Cavin St. 46767
219/894-4141 Tr$4.5 Mil
Hd: Thomas E. Conner, Pres&TO
James McClellan, Jr., VP&TO

Linden

LINDEN STATE BANK
100 North Meridian St. 47955
317/339-4646
Hd: Lloyd W. Faust, Pres

Linton

PEOPLES TRUST CO.
P.O. Box 191 47441
812/847-4457 Tr$8 Mil
(Branches in Jasonville, Lyons & Switz City)
Hd: Richard F. Schroeder, ExecVP&TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$3.6 Mil
Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-4111 Tr$34 Mil
Hd: Richard Cassidy, SrVP&TO
Russell Fry, VP&TO
Evelyn Stepp, AsstTO

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Matthew L. Arvin, Pres&TO

Lowell

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/696-8981 Tr$18 Mil
Hd: Donald L. Hawkins, VP&TO

Lynn

CITIZENS BANKING CO.
P.O. Box 98 47355
317/874-1531 Tr$1.5 Mil
Hd: H. James Barnett, Pres&TO
Jewell L. Cross, AsstVP&AsstTO

GREENFORK TOWNSHIP STATE BANK
Rt. 2 47355
317/874-2511 Tr/u$1 Mil
Hd: James Stephen Murphy, ExecVP&TO
PersTr,TrOpers: Alicia Heck, Csh&AsstTO

Lyons

PEOPLES TRUST CO.
47443
812/659-3301
(Branch of Linton)
Jeanne Jerrers, Mgr

Madison

FIRST BANK OF MADISON
101 W. Main, P.O. Box 127 47250
812/265-3325 Tr/u$1 Mil
Hd: James Daws, Pres&TO
Patricia M. Bersch, VP&AsstTO

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$15 Mil
Hd: John Muessel, TO
Michael Hensley, AsstTO

Marion

AMERICAN BANK & TRUST COMPANY
4th & Washington Sts. 46952
317/668-8111 Tr$34 Mil
Hd: Jack S. Kightlinger, VP&SrTO
ComTrF,TrOpers,Prob: David J. Raabe, AsstVP&TO
EmplBen,RE,Farm,Prob: R.A. Benjamin, Jr., VP&TO

CITIZENS NATIONAL BANK OF GRANT COUNTY
P.O. Box 1248 46952
317/662-3911 Tr$2 Mil
Hd: David L. Spangler, Pres&TO

FIRST NATIONAL BANK
P.O. Box 68 46952 Tr$25 Mil
Hd: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$1.8 Mil
Hd: James S. Rusie, TO

Merrillville

BANK OF INDIANA,NatAssn
P.O. Box 8030 46410
219/738-6178
(Branch of Gary)
Hd: D.H. Brubeck, VP&TO

Michigan City

CITIZENS BANK OF MICHIGAN CITY, INDIANA
502 Franklin St. 46360
219/879-5471 Tr$42.5 Mil
Hd,PersTr,TrInv: Victor Palmer, SrVP&TO
CorpTr,TrInv,EmplBen,TrOpers,Nb: Bert Ross, VP&TO

FIRST MERCHANTS NATIONAL BANK
P.O. Box 800 46360
219/879-0211 Tr$60 Mil
Hd,PersTr,TrInv,ComTrF: Leon A. Dargis, VP&TO
CorpTr,EmplBen,TrOpers: Duane G. Mertl, TO
Michael V. Riley, BusDivO
Janet K. Carter, TrInvO

Middlebury

FIRST STATE BANK OF MIDDLEBURY
P.O. Box 69 46540
219/825-2166 Tr$3.8 Mil
Hd,PersTr,ComTrF,Nb: Sam H. Hoover, Jr., Pres
CorpTr,TrInv: Raymond Mott, VP
TrInv: Floyd Plank, VP

The average reader of
TRUSTS & ESTATES
spends 1.8 hours reading
each issue.

Mishawaka

FIRST NATIONAL BANK OF MISHAWAKA
101 Lincoln Way E. 46544
219/255-3711 Tr$20 Mil
Hd,TrInv,EmplBen,Nb: Lee R. Mayer, VP&TO
PersTr,ComTrF,TrOpers: Paul J. Tillemans, AsstVP&TO

VALLEY BANK & TRUST CO.
310 E. McKinley
P.O. Box 374 46544
219/256-6062 Tr$11 Mil
Hd,CorpTr,TrInv: Craig M. Mann, VP&TO
PersTr,EmplBen,TrOpers: Janet L. Dawson, TO
Nb: Charles H. Beutter

Modoc

PEOPLES LOAN & TRUST CO.
South Main St. 47358
317/853-5161
(Branch of Winchester)
Hd: Terri E. Matchett, TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 28 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Max G. Rubeck, Pres&TO

Mooresville

CITIZENS BANK
P.O. Box 7 46158
317/831-0110 Tr$3 Mil
Hd: S.H. Richer, SrVP&TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 527 47620
812/838-6571 Tr$24.9 Mil
Hd: K.W. Goss
EmplBen,Nb: A.T. Stephens
TrOpers: Mrs. Lucy Brown

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: E.J. Main, Pres&TO
Robert L. Stinson, VP&AsstTO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550 Tr$230 Mil
Hd: Richard M. Groves, VP&SrTO
PersTr: Robert Lux, TO
TrInv: James Ayers, VP&TrInvO
EmplBen: Archie B. Spangler, AsstVP&TO
Nb: Mrs. Patricia K. Callard, AsstVP&TO
TrOpers: Zach Rozelle, VP&TO
BrMgr: Mrs. Florence Faulkner, TO
Taxes: Dana Dillard, AsstCsh&TO

INDUSTRIAL TRUST & SAVINGS BANK
220 Walnut Plaza 47305
317/747-4500 Tr$34 Mil
Hd,TrInv,ComTrF: Gene Nibbelin, SrTO
PersTr,CorpTr,Nb: Thomas Dewey, TO
EmplBen: Robert P. Matre, TO
TrOpers: Charles Whitlock, TO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1500 Tr$158 Mil
Hd: James W. Hess, VP&SrTO
CorpTr,PersTr,Nb: John E. Hilficker, VP&TO
TrInv,ComTrF: Thomas R. Wagley, VP&InvO
EmplBen: James L. Thrash, AsstVP&TO
TrOpers: Ronald D Wilson, AsstVP&TOpO
Taxes: Caroldon S. Merchand, TrTxO

Napoleon

THE NAPOLEON STATE BANK
47034
812/852-4990 Tr/u$1 Mil
(Branch in Holton)
Hd: Herbert L. Kestler, TO

New Albany

FLOYD COUNTY BANK
P.O. Box 1148 47150
812/944-8421 Tr$5 Mil
Hd: Robert E. McNally, VP&TO
TrInv,EmplBen: Charles W. Phillips, Pres&TO
Rose Wathen, AsstTO

MUTUAL TRUST BANK
P.O. Box 1247 47150
812/944-8443 Tr$22 Mil
Dan Biggs, VP&TO

UNION BANK AND TRUST OF NEW ALBANY
400 State St. 47150
812/945-3534 Tr$12 Mil
Hd: William A. Young, VP&TO

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$14 Mil
Hd: Gene Crow, VP&TO

FIRST NATIONAL BANK IN NEW CASTLE
1338 Broad St. 47362
317/529-3130 Tr$7 Mil
Hd: James W. Richey, VP&TO
Judy Smith, AsstTO

New Palestine

NEW PALESTINE BANK
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd,Nb: Dale R. Faut, Pres&TO

New Ross

FARMERS STATE BANK
P.O. Box 188 47968
317/723-1181 Tr/u$1 Mil
Hd: James C. Iverson, Csh

Noblesville

AMERICAN NATIONAL BANK
P.O. Box 40 46060
317/773-0980 Tr$38.5 Mil
Hd: Dan J. Padgett, VP&SrTO
EmplBen: Debra Skinner, AsstTO
PersTr: Mary Jane H. Cook, TO

WAINWRIGHT BANK & TRUST CO.
949 Connor St. 46060
317/773-1650 Tr/u$1 Mil
Hd,PersTr,CorpTr: Lloyd R. Howe, Pres
John Logan, VP&Csh

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/896-2141 Tr$2 Mil
(Branch at Koontz Lake)
Hd,EmplBen: Lowell W. Gardner, Pres
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK & TRUST CO.
P.O. Box 239 46962
219/982-2121 Tr$10 Mil
Hd: Richard Wheeler, TO
Lindy Lybarger, Pres&TO

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/u$1 Mil
Hd: Roger E. Helm, Pres

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: F. Earl Bilderback, TO

Osgood

RIPLEY COUNTY BANK
P.O. Box 8 47037
812/689-4202 Tr$1 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$2.5 Mil
Hd: Joan Johnson, Pres&TO
Judith K. Fahl, AsstTO

Owensville

FIRST NATIONAL BANK
P.O. Box 68 47665
812/724-2055 Tr$1 Mil
Hd,CorpTr,TrInv: David K. Woods, Pres&SrTO
PersTr,ComTrF,EmplBen,TrOpers,Nb: Emma Jean Jennings, Csh&TO

Oxford

STATE BANK OF OXFORD
P.O. Box 58 47971
317/385-2213 Tr/u$1 Mil
Hd: Richard T. Johnson, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$1.8 Mil
Hd: E.C. Foddrill, Pres&TO

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$1 Mil
Hd: Elke V. Baltimore, AsstVP&AsstTO

Peru

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$7.5 Mil
Hd: H. Phil Tomson, SrVP&TO

WABASH VALLEY BANK & TRUST CO.
2 S. Broadway
P.O. Box 167 46970
317/473-5516
Hd: Duane J. Horst, SrVP&TO

95.7% of the subscribers of
TRUSTS & ESTATES
in the accountancy business
are CPA's.

900 Accounting Firms
& CPA's subscribe to
TRUSTS & ESTATES

INDIANA (Cont'd)

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$1 Mil
Hd: Marion R. Klipsch

FIRST NATIONAL BANK
P.O. Box 308 47567
812/354-8438 Tr/u$1 Mil
Hd: Albert J. Alley, VP&TO

Plainfield

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 158 46168
317/839-8000 Tr$4 Mil
Hd: Hursel C. Disney, Pres&TO
PersTr,TrOpers,TrInv,Nb: Charles D. Johnson, TO

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Robert D. Hale, ExecVP&TO

Plymouth

MARSHALL COUNTY BANK & TRUST CO.
315 N. Michigan St. 46563
219/936-9931 Tr$20 Mil
Hd: John Farquhar, VP&TO
Rosemary Bergman, VP

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1 Mil
Hd: James Ruge, Pres&TO

Portland

CITIZENS BANK
P.O. Box 1089 47371
219/726-7116
Hd: John J. Jaqua, Pres&TO
Ward C. Weisel, VP&TO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$15 Mil
Hd: Jack R. Cole, Csh&TO

Poseyville

FARMERS BANK & TRUST CO.
P.O. Box 37 47633
812/874-2239
(Branch of Wadesville)
Hd: Paul C. Fletchall, Pres

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521
Hd: Mrs. Dorothy Parmenter, TO

Remington

FARMERS NATIONAL BANK
P.O. Box 5 47977
219/261-2137 Tr$4.4 Mil
Hd,CorpTr,TrInv,EmplBen: Charles E. Stanley, Pres&TO
PersTr,Nb: James H. Flickner, ExecVP&TO
TrOpers: Richard Brown, AsstTO

STATE BANK OF REMINGTON, INDIANA
P.O. Box 7 47977
219/261-2161 Tr$2.7 Mil
Hd: Hal D. Job, Pres&TO

Rensselaer

STATE BANK OF RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$4 Mil
Hd: Wayne E. Firestone, Pres&TO
Donald P. Steiner, VP&TO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471
Hd: Dennis J. Withem, TO

Richmond

THE FIRST NATIONAL BANK OF RICHMOND
7th & Promenade 47374
317/935-1111 Tr$35 Mil
Hd: R.J. Heindl, VP&SrTO
R.L. Mettert, AsstVP&TO
TrInv: D.H. Runyon, ExecVP
J. Douglas Bennett, AsstTO

SECOND NATIONAL BANK
8th & Main Sts. 47374
317/962-0511 Tr$100 Mil
Hd: Douglas B. Oler, VP&SrTO
PersTr: Phillip R. Kidd, TO
CorpTr: Rhea C. Ryan, VP&TO
TrInv,ComTrF: Joseph R. Williamson, TrInvO
EmplBen: Edward Dunlap

Ridgeville

PEOPLES LOAN & TRUST CO.
114 North Walnut 47380
317/857-2681
(Branch of Winchester)
Hd: Terri E. Matchett, TO

Rising Sun

RISING SUN STATE BANK
P.O. Box 8 47040
812/438-2332 Tr/u$1 Mil
Hd: Dale L. Siekman, Pres
TrOpers: Bobby M. Potter, VP
TrOpers: Andre' Hornsby, AsstTO

Roachdale

TRI-COUNTY BANK & TRUST CO.
P.O. Box 218 46172
317/596-3911 Tr$5.6 Mil
Hd,PersTr,CorpTr: William E. Etcheson, Jr., ExecVP&TO

Roann

STATE EXCHANGE BANK
P.O. Box 8 46974
317/833-2261 Tr/u$1 Mil
Hd: James Van Buskirk, TO

Roanoke

FIRST NATIONAL BANK
102 South Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, VP&TO

Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: G.A. Skersick, TO

THE FIRST NATIONAL BANK
125 E. Ninth St. 46975
219/223-3151 Tr$2.5 Mil
Hd: David E. Hastings, Pres
Dorothy L. Lease, VP&TO
Edward W. Bellows, AsstTO
James L. Bitterling, AsstTO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
317/569-3171 Tr$1 Mil
Hd: Mrs. D.A. Soyack, TO
Mrs. U. M. Black, AsstTO

THE ROCKVILLE NATIONAL BANK
Market & Ohio Sts. 47872
317/569-3163 Tr/u$1 Mil
Hd: D.C. Swaim, TO

Royal Center

COMMUNITY STATE BANK
P.O. Box 370 46978
219/643-5555 Tr$4.5 Mil
Hd: Merle C. Nice, TO
TrOpers: H. Arlene Huffman, AsstTO

Rushville

THE RUSH COUNTY NATIONAL BANK
P.O. Box 459 46173
317/932-4151
Frances Jobe, VP&TO

Salem

FARMERS-CITIZENS BANK
P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir

THE STATE BANK OF SALEM
P.O. Box 388 47167
812/883-2381
Hd: H. Dean Hawkins, VP,Csh&TO

San Pierre

SAN PIERRE STATE BANK
46374
219/896-5001 Tr$.29 Mil
Hd: Benjamin T. Dolezal, TO

Santa Claus

SPENCER COUNTY BANK
State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u$1 Mil
Hd: Merle J. Kendall, Pres
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Steve D. Kendall, AsstTO

Saratoga

SARATOGA STATE BANK
P.O. Box 38 47382
317/584-2500 Tr/o$10 Mil
Mabel Shaffer, TO
Leonard L. Brown, AsstTO
E. R. Bennett, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$16 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO

SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$7 Mil
Hd: David Brooks, VP&TO
Raymond F. Dauer, VP&TO

Shelbyville

FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$9.1 Mil
Hd: Arthur M. Thurston, Chm&TO
Dorine Wolsiefer, VP&TO
Janet Roberts, AsstTO

SHELBY NATIONAL BANK
49 Public Sq.
P.O. Box 460 46176
317/398-4423   Tr$4 Mil
Hd: Robert D. Leming, VP&TO

Sheridan

AMERICAN STATE BANK
322 S. Main St., P.O. Box 107 46069
317/758-4481   Tr$3.9 Mil
Hd: Jack Remsen, Pres&TO
Vicki Remsen, VP&TO
Valri Fox, AsstTO

Shipshewana

SHIPSHEWANA STATE BANK
P.O. Box 157 46565
219/768-4191   Tr/o$10 Mil
Hd: Orris W. Yoder, ExecVP&TO

South Bend

AMERICAN NATIONAL BANK & TRUST CO.
101 N. Main St. 46601
219/237-4655   Tr/o$60 Mil
Hd,CorpTr,Nb: Roland R. Swanson, SrVP&SrTO
TrInv: Henry F. Schricker, Jr., VP&TO
EmplBen,TrOpers: Carole R. Werner, TO
PersTr: Thomas J. Leland, TO

FIRST BANK & TRUST CO.
P.O. Box 1602 46634
219/236-2770   Tr$350 Mil
Hd: Roger W. Gilcrest, SrVP&TO
EmplBen: R.C. White, VP&TO
PersTr,CorpTr: John F. Fox, VP&TO
TrInv,ComTrF: Robert J. Morgan, VP&SrIO
TrOpers: Herbert Hueni, VP
Nb: Gilbert L. Vance, SrVP&TO

NATIONAL BANK & TRUST CO.
112 W. Jefferson Blvd. 46601
219/237-3314
Hd: Robert R. Cleppe, SrVP&TO
TrInv: William Rozycki, VP&TO
ComTrF: Hugh L. Metzger, TrInvO
EmplBen: A. Jon Van Emst, VP&TO
TrOpers: Paul Sehnert, VP&TO
Nb: Terry A. Warning, AsstVP

ST. JOSEPH BANK & TRUST CO.
Plaza East Bldg.
215 S. St. Joseph St. 46601
219/237-5308   Tr$190 Mil
Hd: David A. Hosinski, SrVP&TO
PersTr: Daniel Curry, VP&TO
Sharon Sloan, TO
CorpTr: James Coleman, VP&TO
Daniel Brewer, TO
EmplBen: Rebecca Zawalech, TO
TrInv: Rick Kelner, AsstVP&IO
TrOpers: Alan Johnson, VP&TO

WESTERN STATE BANK
P.O. Box 1108 46625
219/287-6600   Tr/u$1 Mil
Hd: J. Robert Niemiec, Pres

South Whitley

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
207 South State St. 46787
219/723-5177
(Branch of Columbia City)
G. F. Wright, VP

Speedway

FIRST BANK & TRUST CO.
(See Indianapolis)

Spencer

OWEN COUNTY STATE BANK
10 S. Montgomery St. 47460
812/829-4811   Tr$7.5 Mil
Hd: Gerald Wells, VP&TO

Sullivan

FARMERS STATE BANK
P.O. Box 527 47882
812/268-3331   Tr$2.1 Mil
Hd: Joe E. Dukes, Chm&TO
K.P. Cooper, TO
Betty Bohannon, AsstTO

SULLIVAN STATE BANK
32 S. Court St. 47882
812/268-4377   Tr$11 Mil
Hd,TrInv: Robert W. Pierce, Pres&TO
PersTr,TrOpers: Lorene B. Pigg, SrVP&TO

Sunman

PEOPLES BANK & TRUST CO.
P.O. Box 168 47041
812/623-2237   Tr/u$1 Mil
Hd: Donnell Steinfort, Csh&TO

Switz City

PEOPLES TRUST CO.
47465
812/659-3389
(Branch of Linton)
Hd: Gene Fulk, AsstVP&Mgr

Syracuse

STATE BANK OF SYRACUSE
P.O. Box 127 46567
219/457-3165   Tr$1.4 Mil
Hd: Randall Sneller, AsstTO

Tell City

TELL CITY NATIONAL BANK
P.O. Box 128 47586
812/547-2323
Hd: Franklin T. Simpson, SrVP&TO
TrOpers: Kenneth Schroeder, Csh&AsstTO

Terre Haute

INDIANA STATE BANK
P.O. Box 1608 47808
812/234-5536   Tr$2.9 Mil
Hd: John Wm. Thompson, VP&TO

MERCHANTS NATIONAL BANK
701 Wabash Ave. 47808
812/234-5571   Tr$79 Mil
Hd: John N. Royse, Pres&TO
Nb: Robert M. Boyer, ExecVP&TO
TrInv: Jeffrey Krieble, AsstVP&TO
CorpTr,ComTrF,EmplBen: John F. Sweet, TO

TERRE HAUTE FIRST NATIONAL BANK
643 Wabash Ave. 47808
812/238-6250   Tr$150 Mil
Hd: King A. Fasig, SrVP&TO
ComTrF: Joseph L. McDaniel, AsstTO
CorpTr: Alex F. Kosarko, AsstTO
TrInv: Robert D. Marsh, TO
TrOpers: Cary W. Sparks, TO
Taxes: James R. Brown, TO

Thorntown

HOME NATIONAL BANK
P.O. Box 67 46071
317/436-2222
Hd: Jerry J. Johnson, Csh&TO

Tipton

CITIZENS NATIONAL BANK
102 N. Main St. 46072
317/675-2178
Hd: P.J. Schmith, Pres&TO

FARMERS LOAN & TRUST CO.
110 E. Jefferson St. 46072
317/675-2172   Tr$7.5 Mil
Hd: Gretchen Cardwell, TO&Sec

Upland

UNITED BANK
P.O. Box 188 46989
317/998-2766   Tr$1 Mil
Hd: Ted C. Wright, Pres&TO
PersTr: Mildred Quesinberry, AsstTO&Csh

Valparaiso

FIRST NATIONAL BANK
14 Indiana Ave. 46383
219/462-4161   Tr$30 Mil
(Branch in Hebron)
Hd: Robert P. Brown, VP&TO
Deborah M. Nagel, AsstTO
Thomas P. McCormick, IO

NORTHERN INDIANA BANK & TRUST CO.
101 Lincolnway 46383
219/464-9641   Tr$50 Mil
Hd,Nb: Lester T. Proctor, Jr., VP&TO
CorpTr,EmplBen,TrOpers: Stephanie E. Gerdes, CorpTO
PersTr,Estates: Leslie H. LaSuer, PersTO
TrInv,ComTrF: Laurel J. Tanis, IO

Veedersburg

VEEDERSBURG STATE BANK
P.O. Box 247 47987
317/294-2455   Tr$1 Mil
Hd: John E. Hetrick, TO

Vevay

VEVAY DEPOSIT BANK
P.O. Box 176 47043
812/427-2323   Tr$1 Mil
Hd: Ralph W. Tilley, VP

Vincennes

AMERICAN NATIONAL BANK
302 Main St. 47591
812/882-3050   Tr/o$15 Mil
Hd: Victor P. Tolbert, VP&SrTO
TrOpers: Carl E. Nimnicht, AsstVP&TO

SECURITY BANK & TRUST CO.
P.O. Box 667 47591
812/882-4990   Tr$15 Mil
Hd: Earl B. Bloodworth, VP&TO
TrInv: Walter Cary, VP&TO
TrOpers: Mrs. Faye Vincent, Office Mgr
EmplBen,TrAdm: Michael Lammers, AsstTO

Wabash

FIRST NATIONAL BANK
P.O. Box 397 46992
219/563-1116   Tr$16 Mil
Hd: Allen R. Spring, Sr., VP&SrTO
Ruth B. Fulton, TO

FRANCES SLOCUM BANK & TRUST CO.
P.O. Box 588 46992
219/563-4116   Tr/u$1 Mil
Hd: Jerry M. Ault, Pres&TO

Wadesville

FARMERS BANK & TRUST CO.
47638
812/673-4222   Tr$2.5 Mil
(Branches in Poseyville and St. Philips)
Hd: Paul C. Fletchall, Pres&TO
All Areas: Phyllis A. Wright, AsstVP&TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

INDIANA (Cont'd)

Wakarusa

SALEM BANK & TRUST CO.
P.O. Box 426 46573
219/862-2220 Tr$20 Mil
(Branch of Goshen)
Hd: Walter Weldy, VP&Mgr

Waldron

STATE BANK OF WALDRON
P.O. Box 7 46182
317/525-4237 Tr$1 Mil
Hd: John F. Haymond, Pres&TO
Edward R. Haymond, Csh,VP&TO

Walkerton

AMERICAN STATE BANK
Koontz Lake
Rt.5, Box 244A 46574
219/867-5601
(Branch of North Judson)
Hd,EmplBen: Lowell W. Gardner, Pres
Betty Kalinke, AsstVP&TO

Warsaw

FIRST NATIONAL BANK
P.O. Box 1447 46580
219/267-3271 Tr$28 Mil
Hd: John Elliott
CorpTr,ComTrF: Jean Rollings
TrInv,Nb: Neal M. Carlson

LAKE CITY BANK
P.O. Box 1387 46580
219/267-6144 Tr/o$13 Mil
Hd: Robert E. Gephart, VP&TO

Washington

CITIZENS BANK & TRUST CO.
P.O. Box 497 47501
812/254-1760 Tr$3 Mil
Hd: Jay E. Myers, Pres&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: William E. Summers, SrVP&TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

PEOPLES NATIONAL BANK & TRUST CO.
201 E. Main St. 47501
812/254-4630 Tr$3 Mil
Hd: Linda L. Osmon, Csh&SrTO
Robert D. Collins, Pres&TO
Hugh F. Billings, SrVP&TO

THE STATE BANK OF WASHINGTON
P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Richard K. Branaman, Pres&TO
Larry W. Brawley, ExecVP&TO
TrOpers: Margaret Harris, AsstCsh&TO

Waterloo

CITIZENS STATE BANK
46793
219/837-2561 Tr/u$1 Mil
Hd: Juanita Crowl

West College Corner

THE FARMERS STATE BANK
P.O. Box 405 45003
317/732-3111 Tr/u$1 Mil
Hd: Paul W. Liming, Csh&TO

Whiting

AMERICAN TRUST & SAVINGS BANK
P.O. Box 790 46394
219/659-0850
Hd: Rudolph F. Kapitan, VP&TO

Winamac

FIRST UNION BANK & TRUST CO.
110 N. Market St. 46996
219/946-3113 Tr/o$3 Mil
Hd: James J. Brettin, Pres&TO
Marsha Bailey, AsstTO

Winchester

PEOPLES LOAN & TRUST CO.
P.O. Box 409 47394
317/584-3501 Tr$30.2 Mil
(Branches in Eastside Winchester, Farmland, Modoc & Ridgeville)
Hd: Terri E. Matchett, TO

RANDOLPH COUNTY BANK
122-124 W. Washington 47394
317/584-2501 Tr$5 Mil
Hd: Stanley R. Hendrickson, TO
EmplBen: Richard Peterson

Windfall

UNION STATE BANK
46076
317/595-3155
Hd: H.D. McNew, Pres&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT
P.O. Box 336 47995
219/279-2185 Tr$1 Mil
Hd: James J. Evans, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Margaret M. Howard, VP,Csh&AsstTO

Zionsville

FARMERS STATE BANK
P.O. Box 16 46077
317/873-3377 Tr$3 Mil
Hd: Thomas E. Gruhl, Pres&TO

IOWA

Ackley

ACKLEY STATE BANK
650 Main St. 50601
515/847-2651 Tr/u$1 Mil
Hd: Gary Homan, TO

Adel

BRENTON BANK AND TRUST COMPANY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 157 50003
515/993-4551 Tr$2 Mil
Hd: Wayne Geadelmann, Pres
TrOpers: Dillon H. Merical, VP
Nb: Al Garson, TO

Albert City

ALBERT CITY SAVINGS BANK
50510
712/843-2211
Hd: John W. Hopkins, Pres

Algona

IOWA STATE BANK
P.O. Box 577 50511
515/295-3595 Tr$2 Mil
Hd: W. B. MacDonald, VP&TO

UNITED CENTRAL BANK & TRUST COMPANY OF ALGONA
P.O. Box 40 50511
515/295-2487 Tr/u$1 Mil
Hd: Charles L. Sarazine, SrVP&TO

Alta

THE FIRST TRUST & SAVINGS BANK
P.O. Box 37 51002
712/284-1234 Tr$50 Mil
Hd: James R. Johnston, Pres

Alta Vista

ALTA VISTA STATE BANK
50603
515/364-2135 Tr/u$1 Mil
Hd: Paul Hentges, Pres&TO

Ames

FIRST NATIONAL BANK
P.O. Box 846 50010
515/232-5561 Tr$16 Mil
Hd: Daniel L. Krieger, SrVP&TO
Steven J. McLaughlin, TO
JoAnn E. Lathrop, AsstTO

UNION STORY TRUST & SAVINGS BANK
P.O. Box 450 50010
515/232-8200 Tr$10 Mil
Hd: Sandra J. Winters

UNIVERSITY BANK & TRUST CO.
2546 Lincoln Way 50010
515/292-7475 Tr$4 Mil

Ankeny

ANKENY STATE BANK
P.O. Box 100 50021
515/964-4293 Tr/u$1 Mil
Hd: Donald L. Davis, Pres
EmplBen: Dean E. Minor, Chm

Anthon

FIRST TRUST & SAVINGS BANK
P.O. Box G 51004
712/373-5224 Tr/u$1 Mil
Hd: Walter F. Sterett, Jr., Pres

Arthur

IDA COUNTY STATE BANK
51431
712/364-3292
(Branch of Ida Grove)
Thomas M. Wigley, VP&TO

Ashton

ASHTON STATE BANK
Main St. 51232
712/724-6326
Hd: Andrea Van Beek

Atlantic

ATLANTIC STATE BANK
P.O. Box 190 50022
712/243-1140
Hd: W.G. Beatty, Pres&TO
Don Sommerlot, SrVP&AsstTO
Mary Jo Blunk, Csh&AsstTO
FIRST WHITNEY BANK & TRUST
P.O. Box 271 50022
712/243-3195 Tr$1 Mil
Hd: J.J. Dixon, VP&TO

Audubon

AUDUBON STATE BANK
315 Broadway 50025
Hd: F. James Boyd
TrOpers: James B. Ingeman

Aurelia

THE FIRST TRUST & SAVINGS BANK
111 E. 2nd St. 51005
712/434-2291 Tr/u$1 Mil
Hd: H.H. Deyloff, Pres&TO

Bedford

STATE SAVINGS BANK
P.O. Box 68 50833
712/523-2133 Tr$.2 Mil
Hd: Donald L. Yates, Pres

Belmond

FIRST STATE BANK
P.O. Box 39 50421
515/444-3226
Hd: G. S. Hinman, Pres&TO

Bettendorf

BETTENDORF BANK & TRUST CO.
1819 State St. 52722
319/359-1611
Hd: Linda K. Neuman, VP&TO
SECURITY STATE TRUST & SAVINGS BANK
1710 Grant St. 52722
319/359-7101 Tr$2 Mil
William J. Callahan, Chm&Pres
Hd: Gary Marti, VP&TO

Bloomfield

DAVIS COUNTY SAVINGS BANK
P.O. Box 35 52537
515/664-2006 Tr$2 Mil
Hd: Donald W. Treharne, VP&TO

Boone

BOONE STATE BANK & TRUST CO.
716 8th St. 50036
515/432-6200 Tr$2 Mil
Hd: Robert F. Scott, Pres
THE CITIZENS NATIONAL BANK
724 Story St. 50036
515/432-7611 Tr$4 Mil
Hd: Benjamin G. Williamson, VP&TO
TrOpers: M. Taylor

Brighton

RUBIO SAVINGS BANK OF BRIGHTON
101 West Washington St. 52540
Hd: Dean Edwards, Pres

Brunsville

FIRST STATE BANK
P.O. Box 210 51008
712/533-6441
Hd: Herman Wilken, AsstTO

Buffalo Center

THE FARMERS TRUST & SAVINGS BANK
101-106 Fifth St. 50424
Hd: W.D. Ley

Burlington

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 928 52601
319/752-3661 Tr$12 Mil
Hd: Ralph O. Youngstrom, SrVP&TO
FIRST NATIONAL BANK
P.O. Box 1088 52601
319/752-2761 Tr$72 Mil
Hd,PersTr,CorpTr,TrInv: Robert C. Matsch, VP&SrTO
EmplBen,TrOpers: Dennis G. Daedlow, TO
TrOpers: Marie Oliver, TO
TrOpers: James Costello, AsstTO
TrOpers: Virginia Rice, Investments
HAWKEYE BANK & TRUST
222 N. Main St. 52601
319/752-4511 Tr/o$90 Mil
Hd,TrInv,ComTrF,TrOpers,Nb: Frank J. Delaney, III
PersTr: Ruth Evans
CorpTr: John Walz
EmplBen: Barry A. Corson

Carroll

CARROLL COUNTY STATE BANK
Sixth & Adams Sts. 51401
712/792-3567 Tr/u$1 Mil
Hd: Norma Bromert, VP&TO

Carter Lake

FIRST BANK & TRUST OF CARTER LAKE
1204 Locust St. 51510
712/347-6070 Tr$.1 Mil
Hd: Mark T. Starr
PersTr,Nb: Neil R. Barna

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK
P.O. Box 39 50613
319/277-1320 Tr$12 Mil
Hd: Fred F. Kercheval, SrVP&TO
FIRST NATIONAL BANK
P.O. Box 458 50613
319/266-1794 Tr/u$1 Mil
Hd: Dean R. Beneke, Pres&TO
R. L. Jensen, Csh&AsstTO
Sue Luhring, AsstTO

Cedar Rapids

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 4231 52407
319/364-9135 Tr/u$1 Mil
Hd: Donald C. Nebergall, Pres
Nb: Mary Miller, AsstTO
FIRST TRUST & SAVINGS BANK
1201 3rd St., SE 52401
319/364-1000 Tr$5 Mil
Hd: Gary Samek, TO
GUARANTY BANK & TRUST CO.
P.O. Box 1807
3rd Ave. & 3rd St. 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, AsstTO
MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/398-4211 Tr$270 Mil
Hd: Richard J. Ryan, SrVP
PersTr: John L. Houar, TO
CorpTr: Mrs. Elizabeth Brown, TrAdmn
TrInv: James E. Fine, TO
TrOpers: Judith K. Everett, AsstTO
PEOPLES BANK & TRUST CO.
P.O. Box 1887 52406
319/364-0191 Tr$110 Mil
Hd: Gary Ernst, SrVP&TO
PersTr: Lila Helms, TO
CorpTr: Steve Marget, TO
TrInv: Mark Collison, TrInvO
EmplBen: Joseph Starcevic
TrOpers: Diane Evans, AsstTOpO
Nb: Vernon Gericke, VP&TO
UNITED STATE BANK
129 16th Ave., S.W. 52404
319/366-8413 Tr$34 Mil
Hd: J.M. Earley, SrVP&SrTO

Centerville

CENTERVILLE NATIONAL BANK
P.O. Box 550 52544
515/437-4224 Tr/u$1 Mil
Hd: R.F. Malmberg, Chm&TO

TRUSTWARE
means results in...
IOWA 79
0000
POLK
01
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391-1700

IOWA (Cont'd)

Centerville (Cont'd)

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr/u$1 Mil
Hd: David Taylor, Pres

Central City

CITY STATE BANK
59 Fourth St. North 52214
319/438-6621 Tr/u$1 Mil
Hd: John M. Maurice

Chariton

FIRST STATE BANK
917 Braden St. 50049
515/774-2176 Tr$1.3 Mil
Hd: B.B. Cross, Pres
NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-5953 Tr/u$1 Mil
Hd: Gilbert Garton, VP&TO

Charles City

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 516 50616
515/228-3461 Tr/u$1 Mil
Hd: Victor M. Meyer, Pres
PersTr: Dan N. Frudden, VP
FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$3 Mil
Hd: Larry J. Richards, VP&TO
Katherine Lalor, AsstTO

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO
CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil
Hd: Dennis E. Gano, VP&TO
THE STEELE STATE BANK
P.O. Box 1024 51012
712/225-2504 Tr/u$1 Mil
Hd: T.J. Steele, Pres&TO
PersTr: G.A. Dobson, VP&TO
Farm: N.L. Bark, VP

Churdan

FIRST STATE BANK
50050
712/685-3222 Tr/u$1 Mil
Hd: Joseph Hunt, TO

Clarence

THE CLARENCE SAVINGS BANK
601 Lombard St. 52216
319/452-3155
Hd: J. Robert Bunn, Pres&AsstTO
Lloyd Hasselbusch, Csh&TO

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 157 51632
712/542-5661 Tr$1.5 Mil
Hd: Ken Whitmore, VP&TO
EmplBen: G.W. Richardson, Csh

Clarion

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 388 50525
515/532-2854 Tr$3 Mil
Hd: George L. Mechem, Pres&TO
Nb: Harlan Lemke, VP
FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr/u$1 Mil
Hd,EmplBen: R.L. Davison, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: D.C. Dougherty, ExecVP&AsstTO

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$1 Mil
Hd: Ray V. Hewitt, Pres&TO

Cleghorn

CLEGHORN STATE BANK
P.O. Box 157 51014
712/436-2222
Hd: Arnold Jensen, VP

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$11 Mil
Hd: Gene C. Biermann, VP
FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$20 Mil
Hd: Thomas K. Killion, VP&TO

Collins

EXCHANGE STATE BANK
50055
515/385-2304 Tr$.5 Mil
Hd: A.E. Chittenden, TO

Conrad

THE FIRST STATE BANK
50621
515/366-2165 Tr$5.5 Mil
Hd: Dorothy King, VP&TO
EmplBen: James J. Molloy, ExecVP

Correctionville

CORN BELT STATE BANK
P.O. Box N 51016
Hd: Eugene Schulke

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2955 Tr$55 Mil
Hd: Thomas D. Whitson, ExecVP&TO
PersTr: Gary R. Faust, TO
TrInv: Wesley D. Lacy
EmplBen: Dorothy Sloma, AsstTO
TrOpers: Sonia Proctor
FmMgmt,Nb: Gary Thien, FM
Kelly Summy, AsstCsh
Joseph Thumm, FM
FIRST NATIONAL BANK
500 W. Broadway 51501
712/325-2625 Tr$18 Mil
Pres: Stanley E. Duysen
TrAdmAsst: Lois V. Reifschneider
STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Dale E. Maron, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr/u$1 Mil
Hd: J.H. Thomson, Chm&Pres

Creston

IOWA STATE SAVINGS BANK
P.O. Box 105 50801
515/782-2169 Tr/u$1 Mil
Hd: Dave Driskell, VP&TO

Dallas Center

BRENTON STATE BANK
(See Brenton Banks Inc., Des Moines)
P.O. Box C 50063
515/992-3755 Tr$3 Mil
Hd: Roger D. Winterhof, Pres&TO
PersTr: Bruce Seymour, Csh&AsstTO
Nb: Al Garson, TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 295 52623
319/392-4261 Tr$1 Mil
Hd: Dan P. Kelley, ExecVP&TO

Davenport

BRENTON FIRST NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 100 52805
319/326-4001 Tr$4 Mil
Hd: Dean Duben, Pres&TO
Roger D. Burt, VP&TO
DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$176 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
S. C. Briggs, TO
R. C. Baustian, TO
Steven P. Hook, TO
R. V. Oakes, TO
M. M. Volz, Jr., TO
B. R. Hunt, AsstTO
L. R. Kelly, AsstTO
FIRST TRUST & SAVINGS BANK
P.O. Box 940 52805
319/324-2111 Tr$30 Mil
Hd: Joseph A. Grubisich, VP&SrTO
TrOpers: Bonny Thompson, AsstTO
NORTHWEST BANK & TRUST CO.
100 E. Kimberly Rd. 52806
319/388-2654 Tr$20 Mil
Hd: Thomas C. Fritzsche, SrTO
Mrs. Margo A. Hancock, TO
James L. Lothary, AsstTO

Decorah

DECORAH STATE BANK
120 West Water St. 52101
319/382-2991 Tr$1.8 Mil
Hd: Bea Strinmoen, AsstTO

★Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$500 Mil
Hd: J. Michael Deege, VP&TO
PersTr: Russell Curtis, AsstVP&TO
TrInv: Roger Grefe, AsstVP&TO
EmplBen: Linda K. Coxe, TO
Nb. Richard D. Needham, TO
BRENTON BANKS INC.
(Holding Company)
6th & Walnut Sts., P.O. Box 5193 50306
515/244-1981 Tr$146 Mil

(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Eagle Grove, Emmetsburg, Grinnell, Indianola, Jefferson, Marshalltown, Perry, Urbandale & Vinton)
Hd. of trust depts. for all Brenton Banks:
Thomas J. Flynn, VP&TO
EmplBen: Al Garson, TO
TrOpers: Cheryl Cummins, AsstTO

BRENTON NATIONAL BANK OF DES MOINES
(See Brenton Banks, Inc., Des Moines)
2840 Ingersoll Ave. 50304
515/243-4151 Tr$86 Mil
Hd: Diantha J. Spear, SrTO

BRENTON NATIONAL BANK OF SOUTH DES MOINES
(See Brenton Banks, Inc., Des Moines)
P.O. Box 2630 50315
515/285-1450 Tr/u$1 Mil
Hd: John T. Carier, Pres&TO
Nb: Al Garson, TO

CAPITAL CITY STATE BANK
E. 5th & Locust St. 50309
515/244-5111 Tr$35 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: Norman Wilson, VP&SrTO
TrInv,ComTrF: Harold Wellander, VP&TO
TrOpers: Nancy Crittenden, AsstTO

FIRST FEDERAL STATE BANK
2401 University Ave. 50311
515/277-6441 Tr$35 Mil
Hd: Christine M. Meyer
TrOpers: C. Miller

IOWA-DES MOINES NATIONAL BANK
Seventh Ave. & Walnut St. 50304
515/245-3202 Tr$650 Mil
Hd: James D. Kempkes, SrVP
PersTr: James D. Robinette, VP
EstAdm: James W. Frost, VP
CorpTr: Lois M. Olsan, SrTO
TrInv: Lewis C. Cobb, Jr., VP
ComTrF: Don S. Mears, VP
EmplBen: Dennis A. Nahnsen, VP
TrOpers: John K. Benoit, Jr., VP
Nb: Richard W. Carey, VP

NORTHWEST BRENTON NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 2098
2805 Beaver Ave. 50310
515/279-3693 Tr$2 Mil
Hd: David G. Wright, Pres&TO
Jack W. Schlemmer, SrVP&TO
Nb: Al Garson, TO

PLAZA STATE BANK
P.O. Box 3660 50322
515/278-1671, Ext 134 Tr/u$1 Mil
Mgr: Denise S. Lange, TO

UNITED CENTRAL BANK OF DES MOINES,NatAssn
Locust at 6th Ave. 50304
515/245-7030 Tr$285 Mil
Hd: Jack R. Schreiber, VP&SrTO
CorpTr,EmplBen: Gerald Neal, SrCTO
TrInv,ComTrF: Ronald W. Nienow, VP
TrOpers: Judith J. Bartlett, TOpO
EstAdmin: Dirk C. Van Zante, SrTO
Nb: Martin C. Sprock, FPO
PersTr: Willis O. Cairo, SrTO

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr/o$125 Mil
Hd: Verne C. Bates, VP&TO
PersTr: Susan P. Cramer, TO
Jean Tannatt, TrAdm
Sharon Grafft, TrAdm
TrInv,CorpTr,ComTrF: Larry Cobb, TO
EmplBen,Nb: Charles Leibold, TO
Sharon Pontier, EmplBenMgr
TrOpers: Jill Hutchinson, TrOpersMgr

De Witt

DE WITT BANK & TRUST CO.
52742
319/659-3211 Tr$2 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$1 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dows

FARMERS STATE BANK
50071
515/852-4151
Hd: Robert O. Willits

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$100 Mil
Hd,PersTr: Leo J. Meier, SrVP&TO
CorpTr,ComTrF: Jean Konzen, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: James P. Cooney, TO
TrOpers: Robert J. Donovan, TO
Nb: King Herr, TrConslt

DUBUQUE BANK & TRUST CO.
P.O. Box 778 52001
319/589-2136 Tr$20 Mil
Hd,TrInv,EmplBen,Nb: Paul J. Peckosh, VP&TO
PersTr,CorpTr: Mary T. Keenan, TO
TrOpers: Rita McCarthy, TOpO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$60 Mil
Hd,CorpTr,EmplBen: Dale P. Repass, VP&TO
ComTrF,TrInv: John M. Hansen, VPInv
PersTr,Nb: Mark J. Willging, TO
PersTr: Kenneth E. Weitz, TAdmO
PersTr: Cheryl M. Christ, TAdmAsst

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, ExecVP
Nb: R.L. Hansen, VP&AsstTO

Eagle Grove

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
121 N. Commercial Ave.
P.O. Box 105 50533
515/448-5161 Tr$1 Mil
Hd: David A. Rouse, Pres

Earlham

EARLHAM SAVINGS BANK
50072
515/758-2251 Tr$1 Mil
Hd: Jean Doggett, Csh&TO

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$.25 Mil
Hd: Raymond L. Nance, VP

92.8% of the subscribers of
TRUSTS & ESTATES
employed by banks are with
the Trust Department.

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319/285-4876 Tr$13 Mil
Hd: Richard A. Fahrenkrug, TO

Emmetsburg

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

PALO ALTO COUNTY STATE BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 386 50536
712/852-4412 Tr$3 Mil
Hd,PersTr: James H. Crane, Pres
Nb: William Thomas, SrVP

Esthersville

UNITED CENTRAL BANK & TRUST CO.
1 N. 6th St. 51334
712/362-3561 Tr$3 Mil
Hd: George H. Shadle, Pres&TO

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: J.L. Kroll, Pres
D.C. Neuhaus, ExecVP&TO

Fonda

THE FIRST NATIONAL BANK
P.O. Box 300 50540
712/288-4421
Hd: Thomas M. Awtry, ExecVP&TO

Forest City

FOREST CITY BANK & TRUST CO.
P.O. Box 330 50436
515/582-4141 Tr$7 Mil
Hd: J.P. Jorgenson, VP&TO
Kent Lewis, VP&AsstTO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST NATIONAL BANK
P.O. Box 658 50501
515/576-6811 Tr$25 Mil
Hd: Don Young, VP&TO

THE STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$28 Mil
Hd: John A. Kuhn, VP&TO
CorpTr,EmplBen,TrOpers: L. Harlan Pfaff, VP&TO

UNITED CENTRAL BANK & TRUST CO. OF FORT DODGE
50501
515/576-1156 Tr$25 Mil
Hd: Gene C. Gutknecht
PersTr: Mary C. Hueter
TrInv,EmplBen,TrOpers: Bruce Van Kooten

Fort Madison

FORT MADISON BANK & TRUST CO.
P.O. Box 329 52627
319/372-5164 Tr$9 Mil
Hd: Charles J. Walker, ExecVP&TO

IOWA STATE BANK
Ninth St. & Ave. G 52627
319/372-1134 Tr$1.3 Mil
Hd: Edward T. Hoenig

IOWA (Cont'd)

Fort Madison (Cont'd)

LEE COUNTY SAVINGS BANK
P.O. Box 280 52627
319/372-2243
Hd: James R. Benbow, VP&TO

Fostoria

FARMERS SAVINGS BANK
712/262-2708 Tr/u$1 Mil
Hd: Dale Tatman, TO

Galva

FIRST TRUST & SAVINGS BANK
P.O. Box 111 51020
712/282-4439
Hd: Glenn R. Clark, Pres&TO

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 309 51443
712/659-3611 Tr$2 Mil
Hd: R.H. Van Horn, Pres

Grand Junction

PEOPLES TRUST & SAVINGS
50107
515/738-2314 Tr$1 Mil
Hd: R. G. Loof, Pres

Grinnell

GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr/u$1 Mil
Hd: F. Addison Jones, Pres&TO

POWESHIEK COUNTY NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 149 50112
515/236-7575 Tr$6 Mil
Hd: Max A. Smith, Pres
Douglas R. Hill, VP&TO

Grundy Center

FARMERS SAVINGS BANK
P.O. Box 175 50638
319/824-5226 Tr$1 Mil
Hd: R.W. Anderson, BdChm
L.C. Pike, Pres&TO

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431
Hd: Dale Bee

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: G.M. Barnett, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK
52147
Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2291 Tr$3 Mil
Hd: James R. Gordon, VP&TO

Humboldt

THE FIRST NATIONAL BANK IN HUMBOLDT
P.O. Box 547 50548
515/332-1142
Hd: C.H. Lewellyn, Pres&TO
TrOpers: Larry Curran, VP&Csh

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: Jack E. Chase, Pres

IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$10 Mil
(Branch in Arthur)
Hd: Thomas M. Wigley, VP&TO

Independence

SECURITY STATE BANK
231 E. First St. 50644
319/334-2555
Hd: C.A. Handfelt, Pres&TO

Indianola

PEOPLES TRUST & SAVINGS BANK
50125
515/961-6241
Hd: Dick C. Stoffer, AsstTO

WARREN COUNTY BRENTON BANK & TRUST
(See Brenton Banks, Inc., Des Moines)
P.O. Box 157 50125
515/961-5321 Tr/u$1 Mil
Hd: Eugene T. Smith, Pres&TO
Richard P. Pratt, SrVP&AsstTO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52240
319/351-7000 Tr$70 Mil
Hd: Vincent L. Maurer, SrVP&SrTO
Dallas Hogan, 2ndVP&TO
Betty Lepic, TO

IOWA STATE BANK & TRUST CO.
P.O. Box 1700 52244
319/338-3625 Tr$20 Mil
Hd: George R Dane, SrVP&TO

Jefferson

BRENTON STATE BANK OF JEFFERSON
(See Brenton Banks, Inc., Des Moines)
200 W. State St. 50129
515/386-3141 Tr$8 Mil
Hd: Roger R. Rinderknecht, Pres&TO

HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$6 Mil
Hd: Richard Retz, VP&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO

Kanawha

FARMERS STATE BANK
50447
515/762-3222 Tr/u$1 Mil
Hd: James E. Mallen, Pres

Kellogg

KELLOGG-SULLY BANK & TRUST
P.O. Box 38 50135
515/526-8231 Tr/u$1 Mil
Hd: Chuck Fritz, Pres&TO
Sylvia Groom, TO&AdmLoanO

Keokuk

KEOKUK SAVINGS BANK & TRUST CO.
P.O. Box 388 52632
319/524-2944 Tr$1.7 Mil
Hd: Edward K. Johnstone, II, Pres
TrOpers: Mrs. Ellen Nepote, VP-Tr

THE STATE CENTRAL SAVINGS BANK
P.O. Box 847 52632
319/524-1021 Tr$15 Mil
Hd: W.A. Logan, ChmBd&TO

Keosauqua

FARMERS STATE BANK
P.O. Box 130 52565
319/293-3794 Tr$1 Mil
Hd: A.P. Ovrom, Pres&TO

Knoxville

THE COMMUNITY NATIONAL BANK & TRUST
P.O. Box 169 50138
515/842-2126 Tr$1 Mil
Hd: E.G. Bellamy, VP&TO
TrOpers: Leland Moon, Csh&TO

IOWA STATE SAVINGS BANK
P.O. Box C 50138
515/842-3138
Hd: Ned K. Job, Pres
Katheryne Sims, TO

Lake City

LAKE CITY STATE BANK
201 N. Center St. 51449
712/464-3181 Tr$4.6 Mil
Hd: John T. Patrick, Pres&TO

Lansing

KERNDT BROS. SAVINGS BANK
P.O. Box 325 52151
319/538-4231 Tr/u$1 Mil
Hd: Alvin Lynes, VP

Larchwood

SECURITY SAVINGS BANK
51241
712/477-2496 Tr$1.6 Mil
Hd: L. R. Impecoven
E. i. Bjork
R. A. Bonander

Laurens

LAURENS STATE BANK
102 South Third St. 50554
712/845-4597 Tr$1.5 Mil
Hd: Richard L. DeYoung, ExecVP&TO

Le Mars

FIRST NATIONAL BANK
P.O. Box 1230 51031
712/546-7811

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

Leon

DECATUR COUNTY STATE BANK
P.O. Box 171 50144
515/446-4841 Tr$1 Mil
Hd: Ward Kilgore, Pres

Lester

PEOPLES BANK & TRUST
P.O. Box 37 51242
712/478-4411
(Branch of Rock Valley)
Hd: Andrea Van Beek, TO

Livermore

LIVERMORE STATE BANK
P.O. Box 269 50558
515/379-1435
Hd: Robert L. Wilson, Pres&TO

Lohrville

LOHRVILLE SAVINGS BANK
P.O. Box 316 51453
712/465-2605
Hd: O.E. Van Horn, Pres&TO

Lowden

AMERICAN TRUST & SAVINGS BANK
P.O. Box E 52255
319/944-5391 Tr/u$1 Mil
Hd: William K. Stout, ChmBd,Pres&TO

Madrid

CITY STATE BANK
105 E. 2nd St. 50156
515/795-3807 Tr/u$1 Mil
Hd: R.J. Sundberg, Pres&TO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.4 Mil
Hd: Michael W. Dunn, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
James Wiewel, TO
Mary R. Duggan, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK
402 Main St. 51034
712/882-1343 Tr$1 Mil
Hd: J.R. Welch, Pres

MAPLETON TRUST & SAVINGS BANK
P.O. Box 183 51034
712/882-1131 Tr$3 Mil
Hd: C.G. Whiting, ChmBd&TO
TrOpers,Nb: J.G. Whiting, Pres&AsstTO
Leo A. Dean, Jr., Csh&AsstTO
Ed Henkenius, AsstCsh&AsstTO

Maquoketa

JACKSON STATE BANK & TRUST CO.
120 S. Main St. 52060
319/652-2487 Tr$2.5 Mil
Hd: Patricia L. Burris

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

MAQUOKETA STATE BANK
203 N. Main St. 52060
319/652-2491 Tr$5 Mil
Hd: John W. Fagerland, Pres
PersTr,CorpTr,TrInv,ComTrF,Nb: Edward L. Tubbs, ChmBd
EmplBen: Mary Ann Trevathan, VP,Csh&AsstTO
TrOpers: Helen Hute, AsstVP&AsstTO
Darrell Hicks, AsstVP&AsstTO

Marathon

THE CITIZENS STATE BANK
P.O. Box 37 50565
712/289-4401 Tr/u$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 398 51035
712/376-4154
Hd: Carleton C. Van Dyke, Pres&TO
Stanley O. Nervig, VP&TO
Kenneth L. Ogren, AsstVP&TO

Marion

FARMERS STATE BANK
P.O. Box 569
1240 8th Ave. 52302
319/377-4891 Tr$5 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, Adm
Mary Newton, Sec

Marshalltown

COMMERCIAL STATE BANK
P.O. Box 717 50158
515/752-4591 Tr$4.8 Mil
Hd: E.R. Blum, VP&TO

FIDELITY BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 310 50158
515/754-5612 Tr$20 Mil
Hd: J.W. Ludley, SrVP&TO

SECURITY SAVINGS BANK
P.O. Box 370 50158
515/754-5500 Tr$45 Mil
Hd: Michael W. Bloom, VP&TO
FM: Michael Baltes, FM
TrAdm: Ross Adair, AsstTO

Mason City

AMERICAN STATE BANK
State & Delaware Sts. 50401
515/423-2457
Hd: George W. Meyer
TrOpers: M.K. Ritter

THE FIRST NATIONAL BANK OF MASON CITY
P.O. Box 411 50401
515/423-1720 Tr$17 Mil
Hd: Gary K. Koos, VP&TO

UNITED CENTRAL BANK & TRUST COMPANY OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: J.M. Barnes, SrVP&TO
Mark L. Andersen, AsstTO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
319/432-7291 Tr/u$1 Mil
Hd: V.J. Hartzell, Pres
Arden Melcher, ExecVP&TO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John W. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C.L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
1002 Main St. 50003
515/677-2259 Tr/u$1 Mil
Hd: Mrs. Ferne A. Brelsford, VP&TO

Missouri Valley

PEOPLES STATE BANK
411 East Erie St., P.O. Box 410 51555
Hd: Paul J. Kovar

Monticello

MONTICELLO STATE BANK
202 W. First St. 52310
319/465-3505 Tr$15 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
TrOpers: Robert D. Patten, VP
Nb: Lois Hines

Mt. Pleasant

HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$1.25 Mil
Hd: Robert L. Norris, Pres

MT. PLEASANT BANK & TRUST CO.
P.O. Box 210 52641
319/385-3171
Gerald L. Nordbrock, Chmn
Daniel Jessen, TO

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr/u$1 Mil
Hd: J.A. Fordyce, Pres&SrTO
B. J. Behrens, AsstCsh&AsstTO

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$23 Mil
Hd: Loren A. Backhaus, VP&TO

FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$14 Mil
Hd: Robert P. Solheim, SrVP&TO
TrOpers: Margaret C. Mathes, VP&TO

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate
business to banks or
correspondent banks.

IOWA (Cont'd)

Nashua

FIRST NASHUA STATE BANK
P.O. Box 427 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
PersTr: R.L. Gossard, ExecVP&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Neola

FARMERS & MERCHANTS STATE BANK
P.O. Box 37 51559
712/485-2245 Tr/u$1 Mil
Hd: Traverse L. Hall, Pres
PersTr: M.J. Welbourne, VP
Hazel L. Hall, ChmBd

Nevada

NEVADA NATIONAL BANK
P.O. Box 59 50201
515/382-2101 Tr$1.9 Mil
Hd: Inez VanSickle, VP&TO
STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$1 Mil
Hd: Dale F. Collings, VP,Csh&TO

New Hampton

FIRST NATIONAL BANK
P.O. Box 306 50659
515/394-2116
Hd: Merrill Shaw, Pres&TO
PersTr,CorpTr,TrOpers: Harlan A. Pose, Csh

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: G.R. Cassabaum, VP&TO

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3[illegible]21 Tr/u$1 Mil
Hd: A.J. Hill, ChmBd&TO
PersTr,TrOpers: G.D. Hill, Pres&AsstTO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1116 50208
515/792-3444 Tr$70 Mil
Hd,TrInv,Nb: R.S. Lindgren, VP&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers:
Bernadine R. Howell, TO

Oakland

CITIZENS STATE BANK
P.O. Box 68 51560
712/482-6431 Tr$1 Mil
Hd: Terry P. Conner, AsstVP,Csh&TO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr/u$3 Mil
Hd: Robert J. Arthand, ExecVP&Csh
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Donald F. Baumgartner, SrVP&AsstTO
OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr/u$8 Mil
Hd: David Helscher, TO

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 805 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$4.4 Mil
Hd: Cheryl A. Hagen, AsstVP

Osceola

CLARKE COUNTY STATE BANK
P.O. Box 487 50213
515/342-2118 Tr/u$1 Mil
Hd: Jane Houston, Csh&TO
Earl Curtis, Pres&TO

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$4 Mil
Hd: Kenneth C. Hanna, SrTO
MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$1 Mil
Hd: Evelyn Vos, TO

Ottumwa

FIRST NATIONAL BANK OF OTTUMWA
P.O. Box 220 52501
515/682-8125
Hd: Susan J. Brown, TO
SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$1 Mil
Hd: Gary K. Johnson, TO
UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$50 Mil
Hd: Frank T. Juvan, VP&SrTO
Diane D. Glenn, TO
Larry Schmitz, TO

Oxford

FIRST TRUST & SAVINGS BANK
52322
319/628-4755 Tr/u$1 Mil
Hd: J.M. Bigelow, ExecVP&Csh

Parkersburg

PARKERSBURG STATE BANK
P.O. Box 70 50665
319/346-2414 Tr$.34 Mil
Hd: Eldon J. Hoppenworth, Pres
TrOpers,Nb: Robert Kluiter, VP

Paullina

THE FIRST NATIONAL BANK
P.O. Box L 51046
712/448-3456 Tr$2.5 Mil
Hd: Vernon E. Hibbing, Pres

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C.L. Vander Ploeg, SrVP&TO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

Perry

BRENTON NATIONAL BANK OF PERRY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 8 50220
515/465-5611 Tr$8 Mil
Hd: C. R. Collins, Pres&TO
TrOpers: Lorraine Winger, TO
Nb: Ronald D. Larson, TO
PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr/u$1 Mil
Hd: James R. Haas, VP&TO

Pierson

FARMERS SAVINGS BANK
51048
Tr$.5 Mil
Hd: Jim Sheehan, TO

Pocahontas

THE COMMERCIAL STATE BANK
P.O. Box 100 50574
712/335-3322
Hd: Rodney B. Amlie, Pres
POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615 Tr$.5 Mil
Hd: M.F. Chevalier, Pres&TO
POSTVILLE STATE BANK
P.O. Box 158 52162
319/864-7441 Tr/u$1 Mil
Hd: R.E. Taylor, Pres

Princeton

FARMERS SAVINGS BANK
328 River Drive 52768
319/289-5311 Tr/u$1 Mil
Hd: Glen H. Suiter, Chm

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, ExecVP

Remsen

FARMERS SAVINGS BANK
P.O. Box 597 51050
712/786-1143
Hd: David G. Wingert, AsstVP&TO

Renwick

RENWICK SAVINGS BANK
P.O. Box 7 50577
515/824-3251 Tr$.5 Mil
Hd: John A. Walther

Rock Rapids

ROCK RAPIDS STATE BANK
51246
Hd: Andrea Van Beek

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO

Rockwell City

UNION STATE BANK
P.O. Box 268 50579
712/297-7556
Hd: Les Johnson, TO

Rolfe

ROLFE STATE BANK
50581
712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Csh&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO
SAC CITY STATE BANK
P.O. Box 30 50583
712/662-4721 Tr/u$1 Mil
Hd: George H. Pingrey, Pres&TO
TrOpers: Royce E. Case, AsstVP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
P.O. Box 218 50472
515/736-4501 Tr$1 Mil
Hd: Donal R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
51053
712/275-4261 Tr$3 Mil
Hd: J.M. Currie, Pres&TO
FM: Rodney Plagman, VP,FM&TO

Sheldon

CITIZENS STATE BANK
308 9th St. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO
SECURITY STATE BANK
P.O. Box 70 51201
712/324-2516 Tr$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Robert J. Engel, VP

Shenandoah

THE CITY NATIONAL BANK
11o South Blossom St. 51601
712/246-2205 Tr/u$1 Mil
Hd: Robert S. Ross, Pres&TO

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: D. Duane Crockett, VP&Csh

Sidney

FREMONT COUNTY SAVINGS BANK
51652
712/374-2622 Tr/u$1 Mil
Hd: Ralph D. Storey, Pres

Sioux City

FIRST NATIONAL BANK
501 Pierce St.
P.O. Box 3248 51102
712/277-0696
A.J. Armbruster, VP&TO
Donald G. Murray, TO
NORTHWESTERN NATIONAL BANK
P.O. Box 808 51102
712/252-4141 Tr$6 Mil
Hd: Stephen Stroud
SECURITY NATIONAL BANK
607 Pierce St. 51102
712/277-6586 Tr Np
Hd,Nb: Delaine C. Peterson, VP&SrTO
PersTr: L.C. Jensen, VP&TO
CorpTr,EmplBen,TrInv,ComTrF: Michael M. Moreland, TO
TrOpers: Jeanette Wendt, TOpO
EstAdm: Barbara F. Orzechowski
TOY NATIONAL BANK
P.O. Box 57 51102
712/279-5677 Tr$75 Mil
Hd,CorpTr,Nb: John M. Dunleavy, VP&SrTO
PersTr,ComTrF: Robert S. Grothaus, VP&TO
Prob: Clark Schmitz, AsstTO
TrInv: Dennis R. Vellek, SrVP
David Margheim, AsstVP
EmplBen: Gerald Wallis, VP&TO
TrOpers: Kathryn DeSmet, TrAdm
FarmMgmt: Kenneth L. Ebsen, VP

Spencer

THE CLAY COUNTY NATIONAL BANK
P.O. Box 1107 51301
712/262-1940 Tr$5 Mil
Hd: Paul E. Strautz, VP&TO
TrOpers: Janette Watts, AsstTO
FARMERS TRUST & SAVINGS BANK
P.O. Box 1167 51301
712/262-3340
Hd: Jack Easter, CEO
David Binder, TO
UNITED CENTRAL BANK OF SPENCER,NatAssn
P.O. Box 1188 51301
712/262-2200
Hd: David W. Cuttell, ExecVP&TO

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$37 Mil
Hd: Larry E. Dugan, TO
THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 549 50588
712/732-2190
Hd: J.L. Tymeson, Pres&TO
Dale Martin, VP&TO
Rose A. Nelson, AsstTO
SECURITY TRUST & SAVINGS BANK
P.O Box 429 50588
712/732-3022 Tr/u$1 Mil
Hd: E.L. Ballou, Pres&TO

Story City

RANDALL-STORY STATE BANK
50248
515/733-4396 Tr$2.0 Mil
Hd: Donald A. Hoy
STORY COUNTY STATE BANK
50248
515/733-4322 Tr/u$1 Mil
Hd: Robert E. Sweet, Pres&TO

Sumner

THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 277 50674
515/578-3312 Tr$1.5 Mil
Hd: Mickey E. Lewis, Pres
Dale J. Lehmkuhl, ExecVP&TO

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, VP
Charles K. Kummerfeld, Csh

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: Eugene Robison, ExecVP&TO
Daryl Hynek, Csh&AsstTO
Philip Reed, AsstCsh&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken
Neal E. Boyken

Traer

FARMERS SAVING BANK
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbana

URBANA SAVINGS BANK
52345
319/443-2562
Hd: John A. Suchomel, Pres&TO

Urbandale

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
7031 Douglas St. 50322
515/278-6808 Tr$1 Mil
Hd: David Nagel
PersTr,CorpTr,TrInv,ComTrF: Al Garson

Victor

VICTOR STATE BANK
P.O. Box 149 52347
319/647-2331 Tr/u$1 Mil
Hd: R.V. Dentel, Pres&TO

Vinton

BRENTON BANK & TRUST COMPANY OF VINTON
(See Brenton Banks, Inc., Des Moines)
P.O. Box 112 52349
319/472-2373 Tr$2 Mil
Hd: Larry Rolfstad, Pres
STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$3 Mil
Hd: Vernon L. Geiger, SrVP&TO

Walcott

WALCOTT TRUST & SAVINGS
52773
319/284-6202 Tr/u$3 Mil
Hd: Kei H. Dietz

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

IOWA (Cont'd)

Wall Lake

WALL LAKE SAVINGS BANK
202 Main St. 51466
712/664-2311
Hd: J.E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
Hd: L.T. Heilman, Pres&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: Juanita Hering, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$50 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO

PEOPLES BANK & TRUST CO.
419 West 4th 50704
319/235-1414 Tr$60 Mil
Hd: John L. Carlton, SrVP&TO
John R. Paul, VP&TO
Dick Schmit, TO

WATERLOO SAVINGS BANK
425 Cedar St. 50704
319/235-1431 Tr$80 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: Charles P. Beard, TO
ComTrF,EmplBen: Dennis Egel, AsstTO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 118 50677
319/352-1340 Tr$2.7 Mil
Hd: Rodney Drenkow, TO
CorpTr: L.G. Hix, Pres&TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$3.4 Mil
Hd: Paul A. Meyers, SrTO

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$4 Mil
Hd: L. Richard Anderson

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$1 Mil
Hd: S.R. Barber, Chm&Pres

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L.C. Rummels, Pres&TO
John W. Kofoed, ExecVP&TO

West Burlington

WEST BURLINGTON SAVINGS BANK
P.O. Box 100 52655
319/754-7501
Hd: Edward D. Hass, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 70 50265
515/225-2300 Tr$5.6 Mil
Hd: Donald U. Austin, TO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2 Mil
Hd: R.T. Rehmke, Pres

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$1.5 Mil
Hd: Kenneth Collman

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-2471
Hd: Dennis Henning, ExecVP&TO

Wilton

WILTON SAVINGS BANK
P.O. Box 556 52778
319/732-2077 Tr$5 Mil
Hd: Ronald W. Follmann

Winfield

PEOPLES STATE BANK
52659
Tr/u$1 Mil
Hd: Michael Garris

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$10 Mil
Hd: D.A. Bolton, ExecVP&TO

Wyoming

CITIZENS STATE BANK
P.O. Box B 52362
319/488-2211 Tr/u$1 Mil
Hd: R.L. Orth
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Harlan R. Jacobson, AsstTO

67.9% of the subscribers of
TRUSTS & ESTATES
select insurance companies,
agents or policies.

A copy of
TRUSTS & ESTATES
is read on the average
by 3.2 persons.

KANSAS

Abilene

COLONIAL TRUST CO.
300 N. Cedar St. 67410
913/263-1920 Tr$15 Mil
Hd: Kenneth Olson, ChmBd&TO
Richard S. Furbeck, VP&AsstTO
Ina Avery, AsstTO

Albert

THE FARMERS STATE BANK
67511
316/923-4212 Tr/u$1 Mil
Hd: William Robbins, Pres&TO
ComTrF,TrOpers: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 250 67003
316/842-5164 Tr$2 Mil
Hd: Charles Masner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$16 Mil
Hd: Stephen A. English, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO

Atchison

THE CITY NATIONAL BANK
624 Commercial St. 66022
913/367-3412 Tr/u$10 Mil
Hd: June Lynn, TO
TrOpers: Tammy Eyler

EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u$10 Mil
Hd: Paul H. Adair
TrOpers: Wendy Horne

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Yale D. Marks

Augusta

AUGUSTA BANK & TRUST
401 State St. 67010
316/775-2227
Hd: Patrick McGee, VP&Csh

Baxter Springs

AMERICAN NATIONAL BANK
P.O. Box 597 66713
316/856-2301 Tr$1 Mil
Hd: A.F. Leonard, Pres
TrInv: W.C. Hartley
TrOpers: Geraldine Randall

Beloit

GUARANTY STATE BANK & TRUST CO.
P.O. Box 602 67420
913/728-3501 Tr$5.1 Mil
Hd; Everett E. Mastin, VP&SrTO
Marcia A. Hauck, VP&TO
Cindy Seirer, Sec&Bkpr

Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON
P.O. Box 185 66839
316/364-8611 Tr/o$1 Mil
Hd: W. F. Dreiling

Chanute

THE FIRST NATIONAL BANK
P.O. Box 598 66720
316/431-4200
Hd: Robert N. Allen, Pres&TO

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Pres&TO

Coffeyville

THE FIRST NATIONAL BANK
P.O. Box 567 67337
316/251-0200 Tr/o$15 Mil
Hd: Phillip W. Hocker, VP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers:
Mrs. Loudine S. Luhn, AsstVP&TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd,EmplBen,TrOpers,Nb:
Dale D. Harkins, Chm
Glenn Sholz, Pres&CEO&TO
PersTr,CorpTr,TrInv,ComTrF:
Monte Harden, Aud&AsstTO
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$10 Mil
John M. Peck, Pres&TO
Gene Johnson, SrVP&TP
Debbie Deneault, AsstTO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$7.5 Mil
Hd,PersTr,CorpTr,EmplBen:
Don Winfrey, VP&TO
Donice Mink, AsstTO
TrOpers: Rita Havercroft

El Dorado

FIRST NATIONAL BANK & TRUST CO.
200 N. Main St. 67042
316/321-5200 Tr$3 Mil
Hd,Nb: Frank J. Becker, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers: Venettia Maddux, AsstTO

WALNUT VALLEY STATE BANK
P.O. Box 777 67042
316/321-1250 Tr$5 Mil
Hd: Stephen C. Funk, VP&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb:
Yvonne J. Lee, TrSec

Ellis

ELLIS STATE BANK
916 Washington St. 67637
Hd: J.M. Downing

Emporia

CITIZENS NATIONAL BANK & TRUST CO.
6th & Commercial Sts. 66801
316/342-5350 Tr$42 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Mike Slattery, AsstVP&TrAdmO
TrOpers: Rosella M. DeMotte, AsstVP&TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$11 Mil
Hd: Howard G. Gunkel, ExecVP&TO
TrOpers: Daryl Craft, TO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516
R.D. Rucker, Pres&TO
Rick D. Smith, VP,Csh&AsstTO
Monte W. Harden, AsstVP&AsstTO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-2314
Hd: Richard R. Eads, SrVP&TO

Gardner

FARMERS BANK & TRUST CO.
66030
913/884-7715 Tr$3 Mil
Hd: Shannon De Weese

Garnett

GARNETT STATE SAVINGS BANK
P.O. Box 329 66032
913/448-3111
Hd: Loran W. Wilson

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr/o$9.5 Mil
Hd: Willis E. Stout, Pres&TO
Alan Deines, TO

GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr$1 Mil
Hd: L.D. Goodwin, Pres&TO
Arthur Jones, Csh&AsstTO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main 67530
316/792-1761 Tr$2.5 Mil
Hd: Clyde O. Burnside, Jr., SrVP&TO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: J.A. Mermis, Jr., VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$6 Mil
Hd: George K. Corbett, VP&TO
TrInv: James Bartels, Pres&TO

FIRST NATIONAL BANK
P.O. Box 400 67601
913/625-6595, Ext. 45 Tr$4 Mil
Hd: Evelyn L. Schumacher

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$7 Mil
Hd: James W. Patton, Chm

MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$3.5 Mil
Hd,Nb: Harlin L. Schram, Pres&TO
PersTr,CorpTr: Gerald C. Speidel, Jr., ExecTO
TrInv,ComTrF: Susan I. Scarbrough
Leo Tritsch
Edward Sourk

Hill City

CONSOLIDATED STATE BANK
101 East Cherry St. 67642
Hd: R.W. Culley, Pres.

Hoxie

HOXIE STATE BANK
P.O. Box 77 67740
913/675-3261
Hd: Harriet C. Shatzell, Pres&TO
PersTr: Sam L. Smith, VP&Csh
TrOpers: Helen A. Shaw, AsstCsh&AsstTO
Nb: Kenneth Kahle, VP&TO

Hutchinson

BANK OF KANSAS
P.O. Box 1707 67501
316/663-5011
Hd: D. Densmore Shute Hart, Pres
TrOpers: Stuart L. Schrader, TO

TRUSTWARE
means results in...
KANSAS
00000
82
For more information contact:
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

KANSAS (Cont'd)

Hutchinson (Cont'd)

CENTRAL STATE BANK
P.O. Box 1366 67501
316/663-5481 Tr$14 Mil
Hd: Thomas A. Ackerman, SrVP&TO
Debra Andsager, TOpO

FIRST NATIONAL BANK
1 N. Main St. 67501
316/663-1521 Tr$80 Mil
Hd,ComTrF: Don Adams, SrVP&TO
PersTr,Nb: Dave Hederstedt, VP&TO
PersTr,Nb: Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO
TrInv: Virginia Robbins, AsstTrInvO
EmplBen,PersTr: Craig Stirn, AsstTO

HUTCHINSON NATIONAL BANK & TRUST CO.
P.O. Box 1488 67501
316/662-0561 Tr$45 Mil
Hd,PersTr,TrInv: J.P. O'Sullivan, Jr., SrVP&TO
PersTr,TrInv,EmplBen,Nb: Gary L. Rohrer, TO
PersTr,CorpTr,TrOpers: Mrs. Shirley Lang, TO
PersTr,ComTrF,EmplBen: William M. Mills
TrOpers: Chris Railback

Independence

CITIZENS NATIONAL BANK
P.O. Box 687 67301
316/331-3100 Tr$4 Mil
Hd: Albert K. Sewell, Chm&TO

THE INDEPENDENCE STATE BANK OF INDEPENDENCE, KS
P.O. Box 726 67301
316/331-4800
Hd: James S. Nieding, Pres&TO

Inman

THE BANK OF INMAN
P.O. Box 307 67546
316/585-6431 Tr$23.972 Mil
Hd: Robert A. Bartels, ExecVP&TO
Adolyn C. Bartels, Pres&TO

Iola

ALLEN COUNTY BANK & TRUST
P.O. Box 428 66749
316/365-6921 Tr$3.3 Mil
Hd: Margaret E. Bryson, VP&TO

IOLA STATE BANK
66749
316/365-3101 Tr/$2 Mil
Hd: Howard K. Gilpin, Pres&TO

Junction City

CENTRAL NATIONAL BANK
P.O. Box 700 66441
913/238-4114 Tr$6 Mil
Hd: Dan E. Craig, VP&TO
Della Schnackenburg, TrAdmO

THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS
P.O. Box 348 66441
913/762-4121
Hd: Jerry B. Weber, VP&TO

Kansas City

BROTHERHOOD BANK & TRUST COMPANY
756 Minnesota Ave. 66101
913/321-4242 Tr$7 Mil
Hd,CorpTr,TrInv,EmplBen: Marvin J. Max, SrVP&TO
PersTr,Nb: Thomas W. Johnson, AsstVP&AsstTO
TrOpers: Rose Marie Peel, AsstTO

COMMERCIAL NATIONAL BANK
6th & Minnesota Ave. 66117
913/371-0035 Tr$180 Mil
Hd: Robert W. Loyd, SrVP&TO
PersTr: Earl D. Tjaden, TO
CorpTr,EmplBen: R.H. Hamilton, VP&TO
TrOpers: Shirley Mattox, TO
Nb: Arlene Kirk, TO
TrInv: James L. Moffett, CFA,VP&TrInvO

HOME STATE BANK
P.O. Box 1370 66101
913/321-3333 Tr$8.5 Mil
Hd: Charles Eklund, SrVP&TO
TrOpers: Mrs. Ruth Whitmore, AsstTO

INDUSTRIAL STATE BANK
32nd & Strong Ave. 66106
913/831-2000 Tr/u$1 Mil
Hd,PersTr,CorpTr,TrInv: George J. Buser, Jr., TO
TrOpers: Bernard A. Hugo, Csh

KAW VALLEY STATE BANK & TRUST
P.O. Box 2189 66110
913/621-3144 Tr Np
Hd: Darrell A. Cantwell, Pres&TO

ROSEDALE STATE BANK & TRUST CO.
3500 Rainbow Blvd. 66103
913/236-7700 Tr$4 Mil
Hd: Max A. Dupuy, SrVP&TO

SECURITY NATIONAL BANK OF KANSAS CITY
One Security Plaza 66117
913/621-8430 Tr$180 Mil
Hd: Fred N. Bosilevac, Jr., VP&SrTO
PersTr: Thomas A. Wallingford, VP&TO
Kent Sundgren, TO
Patricia Parthe, TO
CorpTr: Raymond J. Hintz, VP&TO
William Ekey, TO
Margaret Hackett, AsstTO
TrInv: James H. Slocomb, VP&TrInvO
EmplBen: Jerome Gorman, TO
TrOpers: Barbara Haynes, TOpC

THE TWIN CITY STATE BANK
1906 West 43rd St. 66103
913/362-5350 Tr$1.89 Mil
Hd: T.M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 29 67550
316/285-3177 Tr$4 Mil
Hd: Robert H. Haymaker, ExecVP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 180 67550
316/285-6931 Tr$5 Mil
Hd: D. Ray Reep, VP&TO

Lawrence

DOUGLAS COUNTY STATE BANK
9th & Kentucky Sts. 66044
913/843-7474 Tr$5 Mil
Hd: Jane A. Tedder, VP&TO

FIRST NATIONAL BANK
900 Massachusetts St. 66044
913/843-0152 Tr$60 Mil
Hd: Lynn L. Anderson, Pres
TrInv: John S. Maurer, Jr., VP&TO
PersTr: Marjorie H. Smith, TO

LAWRENCE NATIONAL BANK & TRUST CO.
P.O. Box 369 66044
913/841-5555 Tr$40 Mil
Hd: Jack B. Rader, VP&SrTO
TrOpers: Jeffrey Davis, TO

UNIVERSITY STATE BANK
955 Iowa St. 66044
913/843-4700 Tr$12 Mil
K.L. Ragland, Pres&TO
Gary D. Hale, VP&TO
Steve Rice, TrAdm

Over 4,700 Banks & Trust
Companies subscribe to
TRUSTS & ESTATES

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH
P.O. Box 109 66048
913/682-2265
Hd: Jerry B. Weber, VP&TO

LEAVENWORTH NATIONAL BANK & TRUST CO.
401 Delaware St. 66048
913/682-0001 Tr$18 Mil
Hd: Ronald A. Barker, VP&TO

Lenexa

LENEXA STATE BANK & TRUST CO.
P.O. Box 14040 66215
913/888-5555 Tr/u$3 Mil
Hd: Thomas F. Womack, 1stVP&TO
PersTr,EmplBen,Nb: Doris R. Theobald, VP&TO

Liberal

THE FIRST NATIONAL BANK
P.O. Box 1217 67901
316/624-1971 Tr$3.8 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: Leon A. Frank, Csh&TO
EmplBen,TrOpers: Phyllis Woodward, AsstTO

THE PEOPLES NATIONAL BANK
P.O. Box 189 67901
316/624-2574 Tr$1.8 Mil
Hd: William Sander, SrVP&TO

Lindsborg

THE FARMERS STATE BANK
P.O. Box 231 67456
913/227-3344 Tr$2 Mil
Hd: Gene L. Larson, Pres&TO

Manhattan

CITIZENS BANK AND TRUST COMPANY
P.O. Box 218 66502
913/776-9400 Tr$3.5 Mil
Hd: H. Alan Bell, Pres&TO
Carolyn J. Fellows, AsstVP&AsstTO

FIRST NATIONAL BANK
701 Poyntz 66502
913/527-0200 Tr$5.7 Mil
Hd: Dana B. Dodderidge, VP&TO

UNION NATIONAL BANK & TRUST CO.
P.O. Box 1087 66502
913/537-1234 Tr$18 Mil
Hd: Kennard B. Kopp, VP&TO
TrOpers: Connie Busick, AsstTO
Nb: Jim Kastner, VP

Marysville

EXCHANGE BANK OF SCHMIDT & KOESTER
P.O. Box 311 66508 Tr$7.5 Mil
Hd,PersTr,CorpTr,ComTrF,EmplBen,TrOpers: James M. Bicknell, VP&TO
TrInv: John C. Schmidt, ExecVP
LaVern Allerheiligen, Csh
Pearl Ann Shuhkagel, AsstTO

McCune

McCUNE STATE BANK
66753
316/632-4267 Tr/u$1 Mil
Hd: Richard J. Proehl

McPherson

HOME STATE BANK & TRUST
223 North Main St. 67460
316/241-3732 Tr/u$1 Mil
Hd: Myron E. Garrelts, SrVP&TO

McPHERSON BANK & TRUST CO.
P.O. Box 927 67460
316/241-0412 Tr$35 Mil
Hd: Dwight W. Hill, ExecVP&TO
PersTr,CorpTr: Rodger A. Swanson, VP&TO
TrInv: Ken Swanson
Farm: Charles Williams
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec

PEOPLES BANK & TRUST CO.
P.O. Box 1226 67460
316/241-0431 Tr$12 Mil
Hd: Peggy Van Asselt, TO
Stan Sargent, Pres&TO
Tom Harris, Csh&TO
Wilbur Yoder, ChmBd&TO
Naomi Rafaelsen, TrSec
Don F. Reed, TO

Mission

CENTENNIAL BANK & TRUST
P.O. Box 130 66201
913/384-5000 Tr$4 Mil
Hd: Rick R. Sanders
TrOpers: Diane E. Anthes

THE MISSION BANK
5201 Johnson Drive 66205
913/831-2400 Tr$8 Mil
Hd: Terry L. Rees, VP&TO

Moundridge

THE CITIZENS STATE BANK
201 South Christian Ave. 67107
316/345-6317
Hd: Joe W. Goering, Chm

Norton

FIRST SECURITY BANK & TRUST CO.
P.O. Box 383 67654
913/877-3313 Tr$3.9 Mil
Hd: W.A. Smiley, Chm&TO

Oakley

FARMERS STATE BANK
P.O. Box 546 67748
913/672-3251
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,
TrOpers,Nb: L.H. Medlin, Chm&SrTO
Wm. B. Griffith, Pres&TO

Olathe

FIRST NATIONAL BANK
P.O. Box 250 66061
913/782-3211 Tr$11 Mil
Hd: Earl L. Chandler, Pres
PersTr,TrInv,CorpTr,ComTrF,EmplBen,Nb:
Juanita M. Turner

PATRONS STATE BANK & TRUST COMPANY
P.O. Box 400 66061
913/782-3010 Tr$15 Mil
J. Robert Dunehoo, TO
Mike Christensen, TO

Osborne

THE FIRST STATE BANK & TRUST
203 West Main St. 67473
913/346-5421 Tr$1 Mil
Hd: David Haskins, Pres&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST
P.O. Box 8 66067
913/242-2900 Tr$4 Mil
Hd: Winton A. Winter, Pres&TO
Ransom Bennett, Jr., CEO&AsstTO
R.C. Winchester, Csh&AsstTO

Overland Park

FIRST CONTINENTAL BANK & TRUST
9500 Mission Rd. 66206
913/381-1000 Tr$6 Mil
Hd: Wm. G. Evans, VP&TO
William M. Dana, Jr., VP&AsstTO

METCALF STATE BANK
P.O. Box 4249 66204
913/648-4540 Tr$1.5 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK & TRUST CO.
80th & Metcalf 66204
913/648-2800 Tr$50 Mil
Hd,EmplBen: Florent Wm. Wagner, SrVP&TO
PersTr: Thomas R. Linhoff, TO
TrInv,ComTrF: L. A. Mussman, InvAdv
EmplBen,Nb: R. W. Brillhart, Jr., VP&TO
TrOpers: Eleanor M. Kalis

VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
913/381-3311 Tr$6 Mil
Hd: George J. Buser, Jr., VP&TO

Paola

CITIZENS STATE BANK
P.O. Box 230 66071
913/294-2321
Hd: L.M. Schwartz, Pres&TO
TrOpers: Judith L. Estes, AsstCsh&AsstTO
EmplBen,Nb: Bruce L. Dickey, ExecVP&TO

MIAMI COUNTY NATIONAL BANK
P.O. Box 369 66071
913/294-4311 Tr$9.9 Mil
Hd: W.C. Hartley, Pres&TO

Parsons

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 877 67357
316/421-5700 Tr/u$1 Mil
Hd: R.N. Robbins, Pres&TO

PARSONS COMMERCIAL BANK
P.O. Box 407 67357
316/421-1000 Tr$4 Mil
Hd: Larry V. Bailey, VP&TO
Douglas Dawson, Pres&AsstTO
R.E. Feess, ChmBd&AsstTO

STATE BANK OF PARSONS
94 Parsons Plaza 67357
316/421-2500 Tr/u$1 Mil
Hd: Ms. Wilma D. Scott, AsstVP&TO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG
P.O. Box 627 67661
913/543-6511 Tr$1.52 Mil
Hd: C.I. Moyer
PersTr: Dennis L. Deschner, AsstTO

Pittsburg

CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
316/231-8400 Tr$10.4 Mil
Hd: C. Mark Cole, VP&TO

FIRST STATE BANK & TRUST CO.
407 N. Broadway 66762
316/231-2000 Tr$10.5 Mil
Hd: A.L. Burgert, Pres&TO
TrOpers: Miss Marie Devoss, TrAdm

NATIONAL BANK OF PITTSBURG
P.O. Box 599 66762
316/231-0600 Tr$11.3 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Paul A. Kirk,
VP&TO
PersTr,TrOpers: Christine E. Fogliasso, TrAdm

Prairie Village

JOHNSON COUNTY NATIONAL BANK & TRUST CO.
6940 Mission Rd. 66208
913/362-7000 Tr$225 Mil
Hd: Milton M. Barlow, ExecVP&TO
PersTr: William E. Lupton, SrVP&TO
EmplBen: Martha W. Norbury, TO
TrInv: Paul F. Hunt, VP
ComTrF: Robert B. Hobbs, VP
TrOpers,CorpTr: Fred B. Feutz, TO
Nb: Courtney B. Jones, VP&TO

SOUTHGATE BANK & TRUST CO.
P.O. Box 8266 66208
913/649-5200 Tr$50 Mil
Hd: Robert E. Atteberry, ExecVP&TO
PersTr: Rex Shewmake, Jr., VP&TO
TrOpers: Dora Jambrosic, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
316/672-6421 Tr$10 Mil
Hd: Homer F. Davault, SrVP&TO
David T. Chandler, TO
Don C. Peters, AsstTO

THE PEOPLES BANK
P.O. Box C 67124
316/672-5611 Tr$20 Mil
Hd, TrInv: Howard K. Loomis, Pres
PersTr,CorpTr,EmplBen,Nb:
Richard P. Royer, VP&TO
TrOpers: Aleta Gatz

48.2% of the subscribers of
TRUSTS & ESTATES
select computer and
financial services.

Merrill Lynch Government Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

SEE PAGE 73 FOR DETAILS

KANSAS (Cont'd)

Russell

HOME STATE BANK
P.O. Box 473 67665
913/483-2191 Tr$1 Mil
Hd: Max P. Horn, ExecVP&TO

RUSSELL STATE BANK
P.O. Box 713 67665
913/483-3123 Tr$8 Mil

St. Francis

CHEYENNE COUNTY STATE BANK
P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsup, Pres&TO

CITIZENS STATE BANK
P.O. Box 515 67756
913/332-3333 Tr/u$1 Mil
Hd: Ronald Louden

Salina

FIRST BANK & TRUST CO.
235 S. Santa Fe 67401
913/825-2211 Tr/o$8 Mil
Hd: Glenn J. Ethridge, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 839 67401
913/827-5564 Tr/o$15 Mil
Hd: William Brelsford, SrVP&TO
Jim Berglund, ExecVP&AsstTO
Gerald Shadwick, Pres&TO
Gary Adkins, TO
Ron Hybarger, SrVP,IO&AsstTO

THE NATIONAL BANK OF AMERICA AT SALINA
100 S. Santa Fe 67401
913/825-0511 Tr$20 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
W.F. Gilles, SrVP&TO
TrOpers: Helen Morrison, VP&TO

PLANTERS BANK & TRUST CO.
128 N. Santa Fe 67401
913/825-7221 Tr$65 Mil
Hd: Mark L. Miller, VP&TO
Julie Sager, TO

Scott City

FIRST NATIONAL BANK
P.O. Box 280 67871
316/872-2143 Tr$2 Mil
Hd: Helen Fleming, VP&TO
Louis F. Grosjean, AsstTO

SECURITY STATE BANK
512 Main Street 67871
316/872-2109 Tr/u$1 Mil
Hd: Duane K. Ramsey

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO

Shawnee Mission

MIDAMERICAN BANK & TRUST CO.
4700 W. 50th Terr.
P.O. Box 2947 66201
913/384-3450 Tr$30 Mil
Hd,CorpTr,Nb: John G. Houlehan, SrVP&TO
PerTr,TrInv,TrOpers: William D. Colyer, TO

Smith Center

SMITH COUNTY STATE BANK & TRUST CO.
P.O. Box 307 66967
913/282-6682 Tr$8.5 Mil
Hd: L. Blaine Rush, ExecVP
Maxine Meyer, VP&AsstTO

★Topeka

CAPITAL CITY STATE BANK & TRUST CO.
P.O. Box 1433 66601
913/266-4575
Hd: Bruce G. Erickson, TO

COMMERCE BANK & TRUST
31st & Topeka 66611
913/295-0402 Tr$30 Mil
Hd: Emery E. Fazer, Chm
PersTr,Est: Kenneth W. Swenson, SrVP&TO
PersTr,EmplBen,Nb: Robert L. Deistein, VP&TO
PersTr,CorpTr,TrInv,TrOpers: Donna Brozen, AsstVP&TO

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1737 66601
913/235-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers

FIRST NATIONAL BANK OF TOPEKA
P.O. Box 88 66601
913/295-3451 Tr$250 Mil
Hd: Richard D. Shiney, SrVP&TO
PersTr: Rudy E. Wrenick, Jr., VP&TO
CorpTr,TrOpers: Clifford W. Shinski, VP&TOpO
TrInv,ComTrF: Craig MacPherson, VP&TrInvO
EmplBen: Mark D. Elrod
Nb: John Hartmann, AsstVP&TO

FIRST STATE BANK & TRUST CO.
824 Kansas Ave.
P.O. Box 2429 66601
913/232-7288 Tr/u$1 Mil
Hd: W. Sewall Macferran, Pres

HIGHLAND PARK BANK AND TRUST
2100 S.E. 29th Street 66605
913/266-8521 Tr$6.5
Hd: Lanny Kimbrough

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 8009 66608
913/232-6062 Tr$6 Mil
Hd: Glenn Swogger, Pres&TO

MERCHANTS NATIONAL BANK OF TOPEKA
P.O. Box 178 66601
913/233-2530 Tr$167.9 Mil
Hd: Gary M. Thomas, SrVP
PersTr: Billie Pohl, TO
TrInv: Sharon Johnson, IO
EmplBen: Robert W. Green, TO
TrOpers: Kenneth H. Wiese, TOpO
Prob: Lawrence F. Montague, TO

SOUTHWEST BANK & TRUST
1701 Gage Blvd. 66604
913/272-7575 Tr$6.5 Mil
Hd,TrInv: Van C. Stone, SrVP&TO
PersTr,CorpTr,EmplBen,TrOpers,Nb: John M. Davies, VP&TO

TOPEKA BANK & TRUST
701 Kansas Ave. 66601
913/233-1515 Tr/u$6 Mil
Hd: John S. Finden, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers:
John P. Moore, Jr., VP&TO

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
316/356-1441 Tr$2.5 Mil
Hd: Thomas J. Pinnick, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr/u$1 Mil
Hd: M. Ben Meek, Pres

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenson

Wichita

BOULEVARD STATE BANK
2300 East Lincoln St. 67211
316/261-5573 Tr/u$1 Mil
Hd: B.A. Kreutzer, VP&Csh
TrOpers: Dale Meyer, VP&Cont

CENTRAL BANK & TRUST
3433 East Central St. 67208
316/686-7111 Tr$2 Mil
Hd: H.E. Gingerich, VP&TO

FIRST NATIONAL BANK IN WICHITA
P.O. Box 880 67201
316/268-1450 Tr$350 Mil
Hd: W.A. Byerley, SrVP&SrTO
PersTr: E. A. Duguid, SrVP&TO
S.C. Woods, VP&TO
T.H. Schupp, VP&TO
Nb: Roger Zellers, VP&TO
RE: Elmer Pelton, VP&TREO
CorpTr,EmplBen: John W. Knox, CTO
TrInv: Robert C. Fay, VP&TrInvO
TrOpers: Mrs. Naomi Kelsey, TOpO

FOURTH NATIONAL BANK & TRUST COMPANY, WICHITA
P.O. Box 1122 67201
316/261-4361 Tr$420 Mil
Hd: Jack W. Shane, SrVP&TO
Michael R. Ritchey, VP&TO
PersTr: Earle H. Loveless, VP&TO
Dwight L. Oppliger, VP&TO
CorpTr: J. Steven Larigan, TO
Ida Crouch, TO
TrInv: Gary Gamm, SrVP
ComTrF: John Brown, IO
EmplBen: Patrick C. Woodward, AsstVP
TrOpers: Larry Franklin, TOpO
Nb: Tim Maher, VP

KANSAS STATE BANK & TRUST CO.
123 N. Market St. 67202
316/266-6655 Tr$85 Mil
Hd: Britt M. Brown, VP&TO
TrInv: Everett S. Stepherson, Jr.

NATIONAL BANK OF WICHITA
3900 West Central St. 67201
316/943-2211 Tr/u$1 Mil
Hd: Dean Yelenik, TO

SOUTHWEST NATIONAL BANK
P.O. Box 1401 67201
316/264-5303 Tr$50 Mil
Hd,CorpTr,Nb: E. Gordon Johnson, SrVP&TO
PersTr,TrInv,EmplBen: Richard A. King, VP&TO
TrOpers: Randall W. Nelson

UNION NATIONAL BANK
P.O. Box 637 67201
316/261-4918 Tr$137 Mil
Hd: Mont C. Draper III, SrVP&TO
PersTr: E. Dean Kennedy, VP&TO
CorpTr: Charlene Goeller, AsstTO
TrInv,ComTrF: Richard Ramsey, VP&TrInvO
TrOpers: John P. Ewing, VP&TOpO
EmplBen: Jerry Corbin, VP&TO

UNITED AMERICAN BANK & TRUST CO.
P.O. Box 970 67201
316/262-5111 Tr/u$1 Mil
Hd: Kenneth M. Nohe, VP,GCoun&TO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$15 Mil
Hd: David L. Galliart, TO
Raymond King, TO
Rosemary Clayton, AsstTO

Yates Center

THE STATE EXCHANGE BANK
101 South State St. 66783
316/625-2125 Tr/u$1 Mil
Hd: W.E. Oakes, Pres

KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/325-4686 Tr$6 Mil
Hd: Paul W. Grumbles

FIRST BANK & TRUST COMPANY OF ASHLAND
P.O. Box 671 41101
606/329-2222 Tr$55 Mil
Hd: John H. Mays, VP&TO
TrOpers: Kenneth W. Golliher, TO

THIRD NATIONAL BANK
P.O. Box 1270 41101
606/329-2900 Tr$40 Mil
Hd: C. Ronald Christmas, VP&TO
PersTr: James O. Schlicht, TO
TrOpers: Sandra F. Tilton, TOpO
EmplBen: Deborah S. Brom, AdmnTO

Bardstown

WILSON & MUIR, BANKERS
P.O. Box 346 40004
502/348-5996
Hd: R.E. Sutherland, Pres&TO

Bellevue

BELLEVUE COMMERCIAL & SAVINGS BANK
P.O. Box 67 41073
606/261-9663 Tr/u$1 Mil
Hd: Joseph C. Schneider, Pres
Clyde Nelson, TO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 37 42025
502/527-1383
Hd: Cress Gardner, Csh&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u$1 Mil
Hd: Marion Dempsey, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111 Tr$28 Mil
Hd: Terry M. Hale, VP&SrTO
TrOpers: Wanda J. Scott, AsstVP&TO
TrInv: D. Duncan Faxon, AsstVP&TO

BOWLING GREEN BANK & TRUST CO.
903 College 42101
502/782-1000 Tr$45.5 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Fred L. Tanner, VP&SrTO
Adm,EmplBen: Rebecca C. Bone, VP&TO
TrOpers: Bonnie R. Fowler, TOpO
TrInv: Jan Morgan

CITIZENS NATIONAL BANK
P.O. Box 1020 42101
502/781-5000 Tr$20 Mil
Hd,PersTr: John D. Grider, ExecVP&SrTO
TrOpers: Robert R. Kirby, SrTO

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen:
Henry Moorhead, Chm&Pres
TrOpers: David Appleman, AsstVP&AsstTO
Ronnie Monahon, Csh&AsstTO

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5216 Tr/u$1 Mil
Hd: Robert D. Thompson, Pres&Csh

Burlington

PEOPLES DEPOSIT BANK
1 Washington St. 41005
606/586-6212 Tr/u$1 Mil
Hd: Charles Conrad, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2 Mil
William Lawrence, VP&TO
Pauline J. Crump, TO

Calvert City

CALVERT BANK
P.O. Box 406 42029
502/395-7616
Hd: Larry M. Munson, Pres

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: William N. Young, Pres

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u$1 Mil
Hd: Fred B. Oney, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Earl J. Warren, ExecVP&TO

Corbin

FIRST NATIONAL BANK
P.O. Box 496 40701
606/528-2500
Hd,TrInv,EmplBen,TrOpers,Nb:
Randolph Stivers, ExecVP
PersTr,CorpTr,ComTrF,Nb:
Joe D. Blount, AsstTO
Mary Dunn, AsstTO
John F. Thomas, Jr., AsstTO

Covington

COVINGTON TRUST & BANKING CO.
P.O. Box 712 41012
606/292-7540 Tr$30 Mil
Hd,PersTr,CorpTr,TrInv,Nb:
Richard H. Tapke, Jr., VP&SrTO
EmplBen,Nb: Robert V. Munninghoff, TO
TrOpers,Nb: Martha A. Snider, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 307 41012
606/291-9095 Tr$35 Mil
Hd,PersTr,TrInv,TrOpers,Nb: John Mears, VP&TO
CorpTr,TrInv,TrOpers,Nb: Gary Runge, VP&TO

PEOPLES-LIBERTY BANK & TRUST CO.
P.O. Box 589 41012
606/292-6200 Tr$28 Mil
Hd: Donnel F. Clark, VP&TO
TrInv: Lee Hoefinghoff, VP&TO
TrOpers: Emogene Fisk, AsstTO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr/u$1 Mil
Hd: Oma L. Doyle, AsstTO
Mary Lou Richie, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr/o$1 Mil
Hd: Rhonda Brown, TO&AsstVP

Danville

CITIZENS NATIONAL BANK
P.O. Box 229 40422
606/236-5762 Tr$15 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb:
James E. Sullivan, AsstVP&TO
TrOpers: Lisa Burke

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$20 Mil
Hd: Morton M. Hoagland, VP&TO
TrOpers: Nola Powers, AsstTO

Elizabethtown

CITIZENS BANK
P.O. Box C 42701
502/769-2301
Hd: Thomas P. O'Dell, SrVP,TO&GCoun

FIRST-HARDIN NATIONAL BANK
227 W. Dixie Ave. 42701
502/769-5941 Tr$24 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Russell Kennedy, VP&TO
TrOpers: Tom Reynolds

TRUSTWARE
means results in...
KY
KY
XXX-UOC
FRANKLIN

For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

KENTUCKY (Cont'd)

Elkton

ELKTON BANK & TRUST CO.
42220
502/265-2200 Tr/u$1 Mil
Hd: Gary Traughber, Pres

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$1 Mil
Hd: F.C. Keiser, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Betty Land, VP&TO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: Dye Spencer, Pres
James S. Hinton, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$1 Mil
Hd: Earl F. Homm, Pres
Sherrill W. Storey, Csh

Fort Thomas

FORT THOMAS-BELLEVUE BANK
34 N. Ft. Thomas Ave. 41075
606/441-0003
Hd: Chester A. Racke, Pres&CEO
Joyce Minning, TO
Jack E. Burleson, AsstTO

★Frankfort

FARMERS BANK & CAPITAL TRUST CO.
P.O. Box 309 40601
502/227-7341 Tr$42 Mil
Hd,TrInv: James H. Childers, VP&TO
PersTr,EmplBen: William A. Powers, AsstTO
CorpTr,TrOpers: Nancy W. Whitaker, AsstTO

STATE NATIONAL BANK
P.O. Box 599 40601
502/223-2161 Tr$2.8 Mil
Hd: Lois Coleman, TO
Nb: Roger W. Adams, Consult

Franklin

FRANKLIN BANK & TRUST
P.O. Box 449 42134
502/586-7121 Tr/u$1 Mil
Hd: Leon Page, Pres
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb:
Mrs. Delores Weidemann, VP
EmplBen: Ronnie Clark, SrVP

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$1.5 Mil
Hd,PersTr,CorpTr: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr$3 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.
P.O. Box 419 42141
502/651-8383 Tr$3 Mil
Hd: Harold T. Matthews, VP&TO
Jerry L. Harris, VP,TO&Csh

NEW FARMERS NATIONAL BANK
P.O. Box 258 42141
502/651-6141 Tr$7.7 Mil
Hd,PersTr,EmplBen,TrOpers:
Edward B. Hatchett, Jr., VP&TO
CorpTr: Guy W. Beam, AsstVP
TrInv,TrOpers: Nancy M. Day, TO
Lanetta C. Tobin, Sec&Clerk

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A.P. Cornette, Jr., VP&TO

Harlan

HARLAN NATIONAL BANK
P.O. Box 880 40831
606/573-4700 Tr/u$1 Mil
Hd: Herbert E. Kelley, VP,Csh&TO

Hartford

THE HARTFORD BANK & TRUST
314 Main Street 42347
502/298-3261 Tr/u$1 Mil
Hd: James H. Higginbotham, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,
Nb: Roger Stewart, VP&AsstTO

Henderson

OHIO VALLEY NATIONAL BANK
P.O. Drawer 5 42420
502/826-7120 Tr$17 Mil
Hd,PersTr,TrInv,EmplBen,Nb: John E. Keeping,
VP&SrTO
CorpTr: H. Lee Cooper, VChm
TrOpers: Gary F. Coots, TO

Hopkinsville

FIRST CITY BANK & TRUST CO.
1002 S. Virginia St. 42240
502/887-2249 Tr$20 Mil
Hd: Richard C. Brasher, 1stVP&TO
ComTrF,EmplBen: Clarence Walker, VP&TO
TrOpers: Majorie Thompson

PLANTERS BANK & TRUST CO.
712 S. Main St. 42240
502/886-5151 Tr$25 Mil
Hd,PersTr,CorpTr,TrInv,Nb: William R. Simmons,
VP&SrTO
EmplBen: Lillian Young, TO
TrOpers: William R. McRae, TO

Lancaster

THE GARRARD BANK & TRUST CO.
P.O. Box 242 40444
606/792-2501 Tr/u$1 Mil
Hd: Mrs. Mary Lee Sharp, AsstVP&TO

Lawrenceburg

LAWRENCEBURG NATIONAL BANK
128 S. Main St. 40342
502/839-6921 Tr/u$1 Mil
Hd: Charles L. Cammack, VP

Lebanon

THE FARMERS NATIONAL BANK
136 West Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T.E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 South Main St. 42754

Lexington

BANK OF COMMERCE & TRUST CO.
318 E. Main St. 40507
606/252-4971 Tr$45 Mil
Hd: Roy D. Hulett, VP&TO
Charles D. Mitchell, Jr., VP&TO
Rosalie R. Ward, AsstTO
W. Rodes Brown, AsstTO

CENTRAL BANK & TRUST CO.
P.O. Box 1360 40501
606/253-6245 Tr$100 Mil
Hd: Richard B. Conger, SrVP&TO
CorpTr,TrOpers: Marcia Prinsen, TO
PersTr,EmplBen: David Brown, VP&TO
TrInv: H. A. Smith, Jr., VP&TO

CITIZENS UNION NATIONAL BANK & TRUST CO.
Citizens Bank Sq. 4 40507
606/254-1112 Tr$70 Mil
Hd,PersTr,Nb: Thomas C. Barnes, ExecVP&TO
TrInv,ComTrF: Paul Slaton, VP&SrTO
CorpTr,EmplBen: H. D. Dodson, JrTO
PersTr,RE: Smith Hundley, TO&REMgr
PersTr: Brian Borellis, AsstTO
TrOpers: Elsie McElhone, TrOpMgr&TO

FIRST SECURITY NATIONAL BANK & TRUST CO.
One First Security Plaza 40507
606/231-1000 Tr$450 Mil
Hd,TrInv: H. L. Drew, ExecVP&TO
PersTr: Gerald Landis, VP&TO
CorpTr,EmplBen: R.C. Cranfill, VP&TO
TrInv: Jerry C. Troyer, VP&TO
ComTrF: Frank Wilford, 1stVP&TO
TrOpers: Tom Mayers, AsstVP&TO
Nb: Jack Cunningham, VP&TO

SECOND NATIONAL BANK & TRUST CO.
123 Cheapside Ave. 40507
606/254-1161 Tr$50 Mil
Hd: A.P. Lawing, Jr., SrVP&SrTO
PersTr: Rogers Beasley, TO
TrOpers: Mrs. Winona Baker, TOpO
EmplBen,EstAdmin: Arthur J. Bryson, VP&TO
TrInv: John Guthman

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.
40741
606/878-7010 Tr$1.6 Mil
Hd: Lawrence Kuhl, VP&TO

Louisville

BANK OF LOUISVILLE & TRUST COMPANY
P.O. Box 1101 40201
502/589-3351 Tr$35 Mil
Hd,PersTr,TrInv,EmplBen,Nb:
Orson Oliver, SrVP&GCoun
CorpTr: Carol Wilkerson, AsstTO
TrOpers: Robert L. Haxton, TO

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box 33000 40296
502/581-3269 Tr$1.48 Bil
Hd: William T. Simpson, SrVP
TRUST ADMINISTRATION GROUP
Hd: Charles W. Poindexter, SrVP
PersTr,Prob: Charles A. Walter, Jr., SrVP
F. Gerald Greenwell, VP
Ted L. Merhoff, VP
TrTax: Jackson I. Jones, VP
RE: James Couch, VP
INVESTMENT MANAGEMENT GROUP
Hd: David B. Chick, VP
PersTr: Thomas A. Pardue, Jr., VP
EmplBen: Lee J. Steiden, VP
Byron J. Grimes, VP
Res: Robert M. Walker, VP
CorpTr: E.J. Hughes, VP
TrOpers: Richard S. Crawford, VP
TrMktg: William Biggs Tabler, VP

FIRST KENTUCKY TRUST COMPANY
P.O. Box 36010 40232
502/581-4170 Tr$2.0 Bil
INV. MGMT. AREA
Hd: George W. Schroeder, ExecVP
TR. SERVICES GROUP
Hd: Lawrence W. Warner, SrVP
PersTr: Ian Y. Henderson, SrVP
CorpTr: Dennis W. Weihe, VP
TrOpers: Stephen D. McCreary, VP
PRIVATE BANKING GROUP
Hd: Charles W. Edwards, Jr., SrVP
MktgO: Lawrence F. Hysinger, VP
FPO: Gary D. Phillips, VP
TxO: J. Lawrence Bailey, VP
InvO: C. Robert Modys, VP
Junius W. Prince, III, VP
Anthony J. Zimmerer, Jr., SrVP
TAX FREE INV. MGMT. GROUP
Hd: George W. Schroeder, ExecVP
NatEmplBen: James F. Bleakley, Jr., VP
William F. Chandler, Jr., VP
Irvin W. Quesenberry, Jr., VP
EqRes: James C. Shircliff, VP
Tdr: Stephen C. LaDuke, VP
BOND SERVICES GROUP
Hd: Robert W. Nichols, SrVP
MktgO: Leo Gies, VP

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 32500 40232
502/566-2000 Tr$370 Mil
Hd: Robert G. Scherer, ExecVP
PersTr: John A. Brennan, SrVP&SrTO
CorpTr: Milton L. Norman, SrVP&SrCorpTO
TrInv: Wm. G. Duncan, SrVP
ComTrF: Benjamin F. Few, SrVP
EmplBen: Kennedy H. Clark, VP&TO
TrOpers: Cordell V. Lawrence, TO
Nb: Malcolm W. Starr, VP&TO
Steve L. Nelson, TO

STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr$150 Mil
Hd,TrInv,ComTrF,EmplBen,Nb:
R. Keith Cullinan, VP&TO
Neil B. Jesse, VP&IO
TrTax: Kenneth E. Dolle, TO
TrOpers: Judy Garrett, TOpO

UNITED KENTUCKY BANK, INC.
P.O. Box 34000, 40233
502/566-1600 Tr$600 Mil
Hd: James T. Crain, Jr., SrVP&SrTO
PersTr: Michael C. Huettig, SrVP&TO
CorpTr,TrOpers: Randall H. Devers, VP&TO
TrInv: Robert C. Gray, Jr., SrVP&TO
ComTrF: James J. Eisenmenger, AsstVP
EmplBen: Lawrence K. Foley, VP
Nb: William S. Duffy, VP

Madisonville

FARMERS BANK & TRUST CO.
P.O. Box 340 42431
502/821-5150 Tr$4.5 Mil
Hd: Mildred O. Whitfield, TO

KENTUCKY BANK & TRUST CO.
1 S. Main St. 42431
502/821-6075 Tr$11.4 Mil
Hd: J. Norman Martin, VP&TO
TrOpers: Shirley Thomas, AsstTO

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$2 Mil
Hd: William C. Ayer, Pres&TO
TrOpers: Betty Siria, AsstTO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Marion

FARMERS BANK & TRUST CO.
P.O. Box 151 42064
502/965-3106 Tr$.3 Mil
Hd: H.D. Sullenger, Pres,Csh&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
502/247-1758 Tr$7.89 Mil
Hd: C.V. Morgan, Pres&TO
TrOpers: Frances Ray, AsstTO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr$4 Mil
Hd: Anne H. Follmer, TO

STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr$14.5 Mil
Hd: William A. Sanders, JrVP&TO
Charlotte K. Hilterbrand, TO
TrOpers: Karen Ravencraft, TOpO

Middleburg

FARMERS DEPOSIT BANK
42541
606/787-7277 Tr$5 Thous
Hd: Otis L. Carmon

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
606/248-1450 Tr$2.3 Mil
Hd: Allan Atkins, VP&TO

NATIONAL BANK
20th St. & Cumberland Ave. 40965
606/248-5950 Tr/u$1 Mil
Hd: Raymond J. Bisceglia, Pres&TO

Morganfield

MORGANFIELD NATIONAL BANK
P.O. Box 390 42437
502/389-1515 Tr/o$6 Mil
Hd: Marvin Posey, VP&TO

UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr/u$1 Mil
Hd: J.K. Waller, II, VP,Csh&TO

Mt. Olivet

THE FARMERS & TRADERS BANK
P.O. Box 198 41064
606/724-5403 Tr/u$1 Mil
Hd: Norma J. Linville
Jan Adamson, TO

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr$1 Mil
Hd,PersTr,CorpTr: H.G. Reed, Jr., Pres
TrOpers: Deborah Spencer, Csh&TO

MOUNT STERLING NATIONAL BANK
P.O. Box 286 40353
606/498-3800 Tr$6.5 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: Arthur G. Stevens, SrVP&TO
TrOpers: Evelyn K. Ensor, TOpO

TRADERS BANK & TRUST CO.
33 N. Maysville St. 40353
606/498-3988 Tr/u$1 Mil
Hd: H.D. Reynolds, VP&TO

Munfordville

HART COUNTY BANK AND TRUST COMPANY
P.O. Box 217 42765
502/524-2231 Tr$1 Mil
Hd,CorpTr,TrInv,ComTrF: Robert L. Chambless, Jr., Pres&TO
PersTr,EmplBen: Louise C. Martin, SrVP&TO
TrOpers,Nb: Debbie B. Fowler, AdmAsst

Murray

BANK OF MURRAY
P.O. Box 150 42071
502/753-1893 Tr$2.5 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb: Charles S. Foster
TrOpers: Mary W. Sanders

Newport

AMERICAN NATIONAL BANK
P.O. Box 460 41071
606/581-9922 Tr$10 Mil
Hd: Franklin A. Klaine, VP&TO
TrOpers: Byron E. Trapp, AsstTO

NEWPORT NATIONAL BANK
P.O. Box 190 41072
606/261-5922 Tr$5 Mil
Hd: Donald R. Bauer, VP&TO
Patrick J. Klocke, Pres

Nicholasville

THE FIRST NATIONAL BANK AND TRUST COMPANY
P.O. Box 217 40356
606/887-2411 Tr$5 Mil
Hd: Leo Wild, SrVP&TO

Owensboro

CENTRAL BANK & TRUST CO.
114 W. 3rd St. 42301
502/926-9666 Tr$50 Mil
Hd: Charles D. Mitchell, SrVP&TO
TrOpers: Nina Stemper, TO

CITIZENS STATE BANK
P.O. Box 568 42301
502/926-2020 Tr$50 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,Nb:
Walter H. Smith, VP&TO
Robert Wagner, TO
TrOpers: Betty D. Girten, AsstTO
TrInv: R.J. Luttrell
EmplBen: Patty Drury

OWENSBORO NATIONAL BANK
P.O. Box 787 42301
502/926-3232 Tr$45 Mil
Hd,PersTr,TrInv,EmplBen: Robert C. Berry, Jr., VP&TO
PersTr,CorpTr,EmplBen: Jeffrey L. Kirk, AsstTO
PersTr,CorpTr,EmplBen,TrOpers: Ronald D. Shepherd, VP&TO

Owenton

PEOPLES BANK & TRUST CO.
P.O. Box 8 40359
502/484-3466 Tr/u$1 Mil
Hd: Ann Bush, VP

Paducah

CITIZENS BANK & TRUST CO.
P.O. Box 2400 42001
502/444-6321 Tr$23 Mil
Hd,TrInv: Jacque Moran, VP&TO
PersTr: Richard Throgmorton, AsstVP&TO
TrOpers: Kathaleen Wyatt, AsstTO

PADUCAH BANK & TRUST CO.
P.O. Box 2600 42001
502/443-6424 Tr/u$1 Mil
Hd: C.P. Barriger, ExecVP&TO

KENTUCKY (Cont'd)

Paducah (Cont'd)

PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 2200 42001
502/444-6371 Tr$30 Mil
Hd: Royce H. Gregory, Pres&TO
TrOpers: Howard Arant, TO

Paintsville

CITIZENS NATIONAL BANK
P.O. Box 670 41240
606/789-4001 Tr$1.5 Mil
Hd,PersTr,CorpTr: O.T. Dorton, Pres&TO
TrOpers: Carol Thomas, AsstTO

FIRST NATIONAL BANK
41240
606/789-3593
Gerry Adams, TO
Betty Webb, AsstTO

Paris

BOURBON AGRICULTURAL BANK & TRUST CO.
P.O. Box 157 40361
606/987-1795 Tr$7.5 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb:
Jack M. Diamond, VP&TO
TrOpers: Charlotte Belt, AsstTO

PEOPLES DEPOSIT BANK & TRUST CO.
400 Main St. 40361
606/987-3640 Tr$3 Mil
Hd: Joe Allen, VP&TO

Pikeville

THE FIRST NATIONAL BANK
P.O. Box 1001 41501
606/437-6247
Hd: Kelly Brown, VP&TO

PIKEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 712 41501
606/432-1414 Tr$7.5 Mil
Hd: Burlin Coleman, Pres&TO
Lonnie K. Osborne, TO

Pleasureville

DEPOSIT BANK
40057
502/878-4272
Hd: William R. Wilson

Prestonsburg

THE BANK JOSEPHINE
P.O. Box 471 41653
606/886-9101
Hd: H.D. Fitzpatrick, Jr., Pres&TO

Princeton

FARMERS BANK & TRUST CO.
P.O. Box 559 42445
502/365-5526 Tr$3 Mil
Hd: James R. Kevil, VP&TO

FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545
Hd: Sarah G. Smith, VP&TO

Richmond

MADISON NATIONAL BANK
P.O. Box 8 40475
606/623-2747 Tr$5 Mil
James H. Howard, Pres
William C. Parks, VP&TO
Katherine Burnam Flood, Csh&AsstTO

STATE BANK & TRUST CO.
P.O. Box 38 40475
606/623-2884
Hd: H. Thomas Tudor, VP&TO

Shelbyville

BANK OF SHELBYVILLE
P.O. Box 187 40065
502/633-4856
Hd: Ruby Conn, Pres
PersTr: Mary Ann Perry, VP

CITIZENS UNION BANK
P.O. Box 189 40065
502/633-4450 Tr/u$1 Mil
Hd: Middleton Phillips, Pres&TO

Somerset

UNITED AMERICAN BANK OF KENTUCKY
P.O. Box 820 42501
606/679-7451 Tr$2.5 Mil
Hd: J. H. DeBerry, VP&TO
Vicky Godsey, AsstTO

Stanford

LINCOLN COUNTY NATIONAL BANK
P.O. Box 295 40484
606/365-2138 Tr$3.7 Mil
Hd: R.H. Halcomb, Pres,CEO&TO

Sturgis

FARMERS STATE BANK
P.O. Box 307 42459
502/333-4101 Tr/u$1 Mil
Charles Pryor, Jr., Pres

Versailles

UNITED BANK & TRUST CO.
P.O. Box 89 40383
606/873-3136 Tr$5 Mil
Hd: C.H. Newman, VP&TO
PersTr,TrOpers,Nb: D.P. Jarman
CorpTr: J.D. Rouse
TrInv: C.P. Rouse
ComTrF: W.T. Edger
EmplBen: B. Swisher

WOODFORD BANK & TRUST CO.
101 N. Main St. 40383
606/873-3131 Tr$12 Mil
Hd: L.D. Sweazy, Chm&CEO

Williamstown

BANK OF WILLIAMSTOWN
203-205 S. Main St. 41097
606/824-4436 Tr/u$1 Mil
Hd: Jerome A. Griessmann, ExecVP&TO

Winchester

CLARK COUNTY BANK, INC.
24 West Lexington Ave. 40391
606/744-1632 Tr$3.6 Mil
Hd,Nb: William H. Hodgkin, Pres
TrInv: Nina M. Tyler, VP&TO
TrOpers: Martha J. Henry, AsstTO

PEOPLES COMMERCIAL BANK
Maple & Broadway 40391
606/744-3521
Hd: Gary Hurst, VP&TO
Sue L. Reed, AsstTO

THE WINCHESTER BANK
P.O. Box 216 40391
606/744-1161 Tr$.5 Mil
Hd,PersTr,TrInv,Nb: Thomas B. Strode, VP&TO
CorpTr,EmplBen,TrOpers: Imogene E. Casteel, AsstTO

32% of the subscribers of
TRUSTS & ESTATES
are involved in
endowment funds.

LOUISIANA

Alexandria

GUARANTY BANK & TRUST CO.
P.O. Drawer 351 71301
318/487-2183 Tr$43 Mil
Hd,TrInv,Nb: J. Boyce Talbert, III
CorpTr,ComTrF,EmplBen: Valerie Rachal, AsstTO
PersTr: Linda M. Fowler, AsstTO
TrOpers: Margie Mayfield, AsstTOpO

RAPIDES BANK & TRUST CO.
P.O. Box 31 71301
318/487-2446 Tr$30.5 Mil
Hd: Edward L. Crump, Jr., VP

SECURITY FIRST NATIONAL BANK
P.O. Box 231 71301
318/445-4531
Hd: Henry E. Blake, VP&TO

★Baton Rouge

AMERICAN BANK & TRUST CO.
P.O. Box 591 70821
504/346-6327 Tr$130 Mil
Hd,Nb: Mart Melton, Jr., SrVP&TO
PersTr: Russell Greer, AsstTO
CorpTr: Arnold Wethey, VP&TO
TrInv: Cooper Harrell, VP&TrInvO
ComTrF: Carol Miller, AsstTO
EmplBen: William D. Summerville, TO
TrOpers: Michael Brouillette, TO

CAPITAL BANK & TRUST CO.
P.O. Box 2710 70821
504/924-9210 Tr$34 Mil
Hd: Richard W. Petrie, Jr., AsstVP&TO
PersTr: Robert J. Werner, TO
EmplBen: Brendan B. Brosnan, TO
TrOpers: Joanne M. Broughton

CITY NATIONAL BANK
124 Riverside Mall
P.O. Drawer 1231 70821
504/387-2151 Tr$27 Mil
Hd: John S. Hancock, Jr., VP&SrTO
Atty: Claiborne Dameron, SrVP&TO
PersTr: Henry Swedlaw, TO

FIDELITY NATIONAL BANK
P.O. Drawer 3597 70821
504/387-2171 Tr$100 Mil
Hd: Paul E. Hicks, VP&TO
PersTr: Charlotte K. Ray, TO
CorpTr: Evelyn G. Dean, AsstVP&TO
TrInv: Larry Paddock, VP&TO
EmplBen: John D. Temple, VP&TO
TrOpers: Mary C. Dobrowolski, VP&TO
Nb: H. Brent Bruser, VP&TO

LOUISIANA NATIONAL BANK
P.O. Box 1511 70821
504/389-4251 Tr$278 Mil
Hd. J. Luther Jordan, Jr., SrVP&SrTO
PersTr: T. Warren Ogden, VP&TO
CorpTr: John S. Adkins, VP&TO
TrInv: Donald E. Allred, VP&TO
EmplBen: J. Erroll Gautreau, VP&TO
TrOpers: R.R. Riche, TO
ComTrF: T. Warren Ogden
Nb: R.B. Jennings, VP&TrCoun

Bogalusa

FIRST STATE BANK & TRUST CO.
P.O. Box 1000 70427
504/732-3633
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
J.H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bossier

BOSSIER BANK & TRUST CO.
P.O. Box 5667 71111
318/742-3000 Tr$10 Mil
Hd: R. Keith Jones, TO

THE NATIONAL BANK OF BOSSIER CITY
301 Benton Rd. 71111
318/742-3700 Tr$5.5 Mil
Hd: Georgia S. Almond
TrOpers: Gloria Adkins

Bunkie

AVOYELLES TRUST & SAVINGS BANK
P.O. Box 530 71322
318/346-6604
Hd: W.C. Earnest, Jr., ChmBd&CEO
Nelson M. Lee, Pres&TO
BUNKIE BANK & TRUST
122 West Church St. 71322
318/346-2668 Tr/u$1 Mil
Hd: Lynn Bordelon, VP

Columbia

CALDWELL BANK & TRUST
71418
318/649-2351
Hd: R.J. Lee, Pres

Crowley

BANK OF COMMERCE & TRUST CO.
P.O. Box 246 70526
318/783-2201 Tr$1.5 Mil
Hd: Jack Lamert, Jr.

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Edward H. Sutter, Pres
ST. MARY BANK & TRUST CO.
P.O. Box 587 70538
318/828-0560
Hd: Tom Lee Horne, Jr., TO

Franklinton

WASHINGTON BANK & TRUST CO.
P.O. Drawer L 70438
504/839-3587 Tr$2 Mil
Hd: Roy Richard, Pres
W.C. Byrd, ExecVP

Gretna

FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70053
504/366-0202 Tr$7.5 Mil
Hd: Ronald G. Barnes, VP&TO

Hammond

CITIZENS NATIONAL BANK
1903 West Church St. 70401
504/345-3545
Hd: Henry A. Mentz, Jr., TrCoun
FIRST GUARANTY BANK
P.O. Box 520 70401
504/345-7685 Tr$30 Mil
Hd,PersTr,TrInv,ComTrF: Lee R. Spence, VP&ExecTO
CorpTr,EmplBen: John C. Adams, AsstVP&TO
TrOpers: Richard Brown, VP&TO
PersTr: Frances Bardwell, AsstTO

Haynesville

PLANTERS BANK & TRUST CO.
P.O. Box 151 71038
318/624-1515
Hd: J.D. Acklin, Jr., Chm&Pres

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1600 Tr$15.6 Mil
Hd: James M. Leeper
TERREBONNE BANK & TRUST CO.
P.O. Box 5036 70361
504/876-7800 Tr$65 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,Nb: Mark S. Menard, TO
TrOpers,Stk: Pat Babin, TOpO
EmplBen: Mark Duthu

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$1.5 Mil
Hd: F.A. Gallaugher, Pres
PersTr,CorpTr,TrInv,Nb: Edward F. Simon, TO

Jonesville

CATAHOULA BANK
71343
318/339-8571
Hd: R.B. Riley, Pres

Lafayette

AMERICAN BANK & TRUST CO.
P.O. Box 3608 70502
318/233-4150 Tr$16.1 Mil
Hd: Eugene P. Cella, SrVP&TO
FIRST NATIONAL BANK
P.O. Drawer 2190 70502
318/232-1211 Tr$7.2 Mil
Hd: Ferdie J. Venable, VP&TO
GUARANTY BANK & TRUST CO.
P.O. Box 3248 70502
318/233-3411 Tr$97 Mil
Hd: J. Raymond Thomas, SrVP&TO
PersTr,CorpTr,TrInv: Richard Byrd, TO
EmplBen: Mrs. Janet Burleigh
TrOpers: Mrs. Yvonne Romero
HUB CITY BANK & TRUST
213 West Vermilion St. 70501
318/237-2265 Tr/u$1 Mil
Hd: Keith Breaux, Acting TO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 2891 70602
318/439-2495 Tr/o$25 Mil
Hd: Frederick M. Lee, VP&TO
TrOpers: Ronald P. Roan, AsstTO
FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$17 Mil
Hd: Robert C. Fairchild, VP&TO
Cathy Reeves, AsstTO
GULF NATIONAL BANK
P.O. Box 1527 70602
318/436-0531 Tr$10 Mil
Hd: Marcus A. Pierson III, VP&TO
Bel E. Taylor, AsstTO
LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/433-2265 Tr/o$20 Mil
Hd: Andrew J. Betz, VP&TO

Lake Providence

BANK OF DIXIE
71254
Hd: Sarah Overby, TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71446
318/239-6504 Tr$1 Mil
Hd: W.E. Droddy, Jr., VP

Lutcher

ST. JAMES BANK & TRUST CO.
P.O. Box 400 70071
504/869-5326
Hd: S.J. Caire, Jr., Csh&TO

Mansfield

MANSFIELD BANK & TRUST
P.O. Box 232 71052
318/872-3831
Hd: Mrs. Bobbie McCraw, VP&TO

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
Hd: Don D. Moore, Pres&TO
TrOpers: Martha H. Alexander, AsstTO
PEOPLES BANK & TRUST CO.
P.O. Box 340 71055
318/377-6366
Hd: Ralph S. Williams, Pres

TRUSTWARE
means results in...
SPORTSMAN'S PARADISE
934A5172
LOUISIANA 82
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391-1700

LOUISIANA (Cont'd)

Monroe

AMERICAN BANK & TRUST CO. IN MONROE
1500 North 18th St. 71201
Tr$4.1 Mil
Hd: C. Lynn Tubb, SrVP&TO

CENTRAL BANK
P.O. Box 4928 71201
318/362-8500 Tr$50 Mil
Hd: Charles A. Hadden
PersTr: Michael Neal
TrInv: George Bagley, VP
EmplBen: Albert M. Crawford
TrOpers: Dianna Fontana

OUACHITA NATIONAL BANK
P.O. Drawer 1412 71201
318/362-7576 Tr$75.2 Mil
Hd,Nb: William C. Staab, SrVP&TO
PersTr: Charles A. Hodgkins, Jr. AsstTO
CorpTr,EmplBen,TrOpers: William W. Keith, VP&TO
TrInv,ComTrF: James C. Wainwright, TrInvO

Napoleonville

ASSUMPTION BANK AND TRUST COMPANY
P.O. Box 389 70390

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71457
318/352-8141 Tr$1 Mil
Hd: Herbert S. Cobb, TO

PEOPLES BANK & TRUST CO.
P.O. Box 578 71457
318/352-6404 Tr$1 Mil
Hd: J. Houston Lacaze, VP&TO

New Iberia

NEW IBERIA NATIONAL BANK
P.O. Box 398 70560
318/365-6761
Hd: J.O. Broussard, ExecVP

New Orleans

BANK OF NEW ORLEANS & TRUST CO.
P.O. Box 52499 70152
504/561-7536 Tr$65 Mil
Hd,PersTr,CorpTr,TrInv: J. Critington Lorio, VP&TO
EmplBen,Nb: Shirley G. Mattix, AsstTO
TrOpers: Victor J. Miller, TO
Philip Batson, TO

FIRST NATIONAL BANK & COMMERCE
210 Baronne St. 70112
504/561-1808 Tr$130 Mil
Hd: John A. Rodgers, III, SrVP&TO
PersTr: William A. White, III, VP&TO
CorpTr: James P. Conner, VP&TO
TrInv: Fred M. Smith, SrVP&TO
ComTrF,TrOpers: Colin J. Hedlund, AsstVP&TO
EmplBen,Nb: Walter G. Chamberlain, TO

HIBERNIA NATIONAL BANK
P.O. Box 61540 70160
504/586-5531 Tr$1.5 Bil
Hd: W. Larry Floyd, VP&Mgr
PersTr: Pierre F. Lapeyre, VP&TO
CorpTr: Richard Noblett, AsstVP&CTO
TrInv: Rodney J. Abele, VP&TrInvO
EmplBen: William J. Kearney, III, VP&TO
TrOpers: William W. Laurendine, III, VP&TOpO
Nb: Edward Ludacer, VP&TMD
TrAdm: Carl Randall, VP&TO
InvMgt: Allain Davidson, AsstVP&TO

58% of the subscribers of
TRUSTS & ESTATES
select investment broker.

NATIONAL AMERICAN BANK
200 Carondelet St. 70130
504/525-7761
Hd: Jerome B. Glynn, VP&TO
PersTr,TrInv,TrOpers: Theodore Labiche, Jr., VP&TO
ComTrF,EmplBen,CorpTr: Philip L. Batson, AsstVP&TO
Safekpg: Gerald G. Young, VP

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$110 Mil
Hd: Daniel A. DeVun
Nb: Robert G. Beaumont, VP&TO
EmplBen,TrOpers: Edward J. Welsch, AsstTO

Opelousas

AMERICAN BANK & TRUST CO.
P.O. Box 1579 70570
318/948-3056

PLANTERS TRUST & SAVINGS BANK
P.O. Box 1299 70570
318/948-6582
Hd: John Miller, SrVP&TO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
Hd: Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/o$1 Mil
Hd: E.B. Middleton, VP&TO

IBERVILLE TRUST & SAVINGS BANK
P.O. Box 695 70764
504/687-2091 Tr/u$1 Mil
Hd: R.J. Stonich, VP&TO

Ruston

RUSTON STATE BANK & TRUST CO.
P.O. Box 1130 71270
318/225-2376 Tr$6 Mil
Hd: John F. Emory, SrVP&TO

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/u$1 Mil
Hd: Stephen Johnson, Csh

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
Hd: Larry J. Comeaux

Shreveport

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/226-4631 Tr$560 Mil
Hd: Robert E. King, SrVP&TO
PersTr,ComTrF: David H. Nordyke, VP&TO
CorpTr: Robert G. Cockrell, VP&TO
EmplBen: Stephen A. Boose, TO
TrOpers: Wm. G. Miller, TO
TrInv: R.E. Lindquist, TO

FIRST NATIONAL BANK
P.O. Box 21116 71154
318/226-2211 Tr$175 Mil
Hd: Nicholas J. Roppolo
PersTr: Bruce F. Jones
CorpTr: Alex R. Ivins

LOUISIANA BANK & TRUST CO.
P.O. Box 21730 71120
318/222-2121 Tr$20 Mil
Hd: Jerry A. Fielder, VP&TO
EmplBen,TrOpers: Harold J. Byrd, TO
Naomi C. Dugan, AsstTO
Ruth Wilson, AsstTO
James C. Lyons, AsstTO

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: H.E. Waters, Pres
PersTr: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, ExecVP&Csh

Ville Platte

THE EVANGELINE BANK & TRUST CO.
P.O. Box 346 70586
318/363-5541
Hd: J.B. LaHaye, Pres&TO

West Monroe

FIRST NATIONAL BANK OF WEST MONROE
500 Natchitoches 71291
318/387-8330
Ralph E. Linton, TO

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71259
318/435-4561
Hd: H.I. Hill, SrVP&TO

MAINE

★Augusta

BANK OF MAINE, NatAssn
244 Water St. 04330
207/622-7161 Tr$20 Mil
Hd: Jon F. Nivus, VP&TO
Philip M. Sheloske, AsstVP&TO
Janet A. White, AsstTO

DEPOSITORS TRUST CO.
(Trust Dept.)
286 Water St. 04330
207/623-4721 Tr$230 Mil
(Branch in Bangor)
Hd: Robert S. Craig, SrVP&SrTO
TrInv: Keith W. Burden, VP&TO
Nb,Adm: Thomas H. Sawyer, VP&TO
Nb: Kevin Soucy, NbRep
TrOpers: Frank Jansen, AsstVP&TO

Bangor

DEPOSITORS TRUST COMPANY OF EASTERN MAINE
Washington & Exchange St. 04401
207/945-5611
(Affiliate of Depositors Trust Company, Augusta)
Hd: Maurice P. Shea, 3rdPres&TO
Nb: Kevin Soucy, NbRep

MERCHANTS NATIONAL BANK
P.O. Box 925 04401
207/942-4801 Tr$84 Mil
Hd: John Blatchford, ExecVP&TO
PersTr,TrOpers: Richard S. Douglas, VP&TO
TrInv: John L. Simpson, VP&TO
EmplBen,Nb: Mark L. Cuneo, TO
CorpTr,ComTrF: Charlotte C. Pearson

THE MERRILL CO.
Merrill Center, Exchange St. 04401
207/945-5651 Tr$200 Mil
Hd,PersTr,CorpTr: John C. McGinn, SrVP&SrTO
TrInv,ComTrF: Robert Bjorn, VP
EmplBen: A. Peter Averill, VP
TrOpers: A.P. Picard, TO
Nb: Richard A. Spencer, VP

NORTHEAST BANK & TRUST CO.
2 State St. 04401
207/947-4531 Tr$86 Mil
TrAdm: Robert M. Parker, Jr., VP&TO
CorpTr,TrOpers: Roberta A. Seavey, AsstTO
ComTrF,TrOpers,EmplBen: Norman W. Buzzell, AsstVP&AsstTO
Nb: Jean M. Deighan, Esq., AsstTO
EstAdm: Sandra W. Patrick, AsstTO

Bar Harbor

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$40.6 Mil
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Faye A. Geel, AsstTO

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-3341 Tr$5 Mil
Hd: Richard S. Libby, VP&TO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Hd: Robert E. Mitchell, Pres
David C. Shaw, ChmBd&TO

Caribou

AROOSTOOK TRUST CO.
P.O. Box 607 04736
207/496-3871 Tr$2.2 Mil
Hd: Richard E. Wing, TO

Damariscotta

DAMARISCOTTA BANK & TRUST CO.
P.O. Box 280 04543
207/563-8121 Tr$3.7 Mil
Hd: Judith Mohr

FIRST NATIONAL BANK
P.O. Box 5 04543
207/563-3195 Tr$4.1 Mil
Hd: Horace C. Brewer, SrVP,Csh&TO

Ellsworth

UNION TRUST CO.
P.O. Box 479 04605
207/667-2504 Tr$4 Mil
Hd: Robert S. Boit, ExecVP&TO

Farmington

FIRSTBANK, NatAssn
P.O. Box 900 04938
207/778-6511 Tr/u$1 Mil
Hd: Ronald W. Smith, Pres

Guilford

NORTHEAST BANK OF GUILFORD
Bank Square 04443
207/876-3322
Hd: Harry Houston, Pres
TrOpers: Mrs. Betty J. Finley, AsstTO

Lewiston

NORTHEAST BANK OF LEWISTON & AUBURN
P.O. Box 3000 04240
207/784-6911 Tr$75 Mil
Hd,Nb: Donald Roux, SrVP&SrTO
PersTr: Gordon A. Flint, VP&TO
TrInv: William D. Lucas, VP
EmplBen: Jeffrey Van Fleet, VP&TO
Nb: Vincent Burns, VP
TrOpers,PersTr: Corinne MacIntosh, TO
Taxes: Penelope Gerry, TO
PersTr: Bruce Stockford, AsstVP&TO
TrOpers: Margaret Heath, AsstTO

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$3 Mil
Hd: Francis R. Merkle, VP&TO

Millinocket

NORTHEAST BANK OF MILLINOCKET
P.O. Box 180 04462
207/723-5122
Hd: Arthur A. Comstock, Pres
PersTr,CorpTr,TrInv,ComTrF: Robert Parker
EmplBen,TrOpers,Nb: Charlene Poirier

Norway

NORWAY NATIONAL BANK
P.O. Box 309 04268
207/743-6331 Tr$3.5 Mil
Hd: Marilyn A. Wyman, TO

Portland

CANAL NATIONAL BANK
P.O. Box 231 04112
207/775-6511, Ext. 207 Tr$325 Mil
Hd: Ronald L. Robinson, SrVP&TO
PersTr: A. Peter Babyak, VP&TO
CorpTr: Charles S. Probert, VP&TO
TrInv: Sergei P. Kolachov, VP&TrInvO
TrOpers: Donald W. Smith, AsstVP
Nb: Mortimer W. Pratt, VP&TO

CASCO BANK & TRUST CO.
One Monument Sq. 04111
207/774-8221 Tr$225 Mil
Hd: Frank H. Parker, VP&TO
CorpTr: Frank Kemna, VP&TO
TrInv,CTF: Paul J. White, VP&TrInvO
EmplBen: R. Clark Schier, VP&TO
TrOpers: Helen R. Rickett, VP&TOpO
Nb: Richard Trumpler, VP&NbDev.

MAINE NATIONAL BANK
(Trust Dept.) 04111
207/775-7461 Tr$430 Mil
Hd: V. Keith Wilson, Jr., ExecVP
PersTr: William A. MacLeod, VP
CorpTr: David C. MacNichol, AsstVP
TrInv: Frederick G. Hegemeister, AsstVP
EmplBen,ComTrF: Robert I. Chase, VP
TrOpers: H. Cameron McColloch, VP
Nb: Edgar A. Curtis, Jr.

Presque Isle

DEPOSITORS TRUST COMPANY OF AROOSTOOK
P.O. Box 847 04769
207/764-3356
Hd: David I. Dorsey, Pres

NORTHERN NATIONAL BANK
P.O. Box 1029 04769
207/769-2211 Tr$51.7 Mil
Hd: Robert J. Waldron, VP&TO
TrOpers: Gordon W.H. Buzza, Jr. TOpO
Nb: Brent Jepson, TDevO

Sanford

NORTHEAST BANK OF SANFORD
P.O. Box 551 04073
207/324-2202 Tr$20 Mil
Hd: Theodore B. Worden, VP&SrTO
TrOpers: Helen B. Wilkins, TO

Waterville

FEDERAL TRUST CO.
33 Maine St. 04901
207/873-4291 Tr$36 Mil
Hd,PersTr,CorpTr,Nb: Henry S. Luckraft, VP&TO
TrOpers: Clarence E. Bickford, VP&TO
TrInv: Edward S. Riggs, TrInvO
ComTrF,Tax: Lawrence C. Gilman, Jr., TxO

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

TRUSTWARE®
means results in...
MAINE 74
AAA-900
VACATIONLAND
For more information contact
National Computer Systems, Trust Systems Division, NCS Center, Dunwoody, GA 30338 404 391-1700

MARYLAND

★ Annapolis

ANNAPOLIS BANKING & TRUST CO.
P.O. Box 311 21404
301/268-3366
(Affil. of Mercantile Bankshares Corporation)
TrRep: John P. Ondeck, Jr., VP

FARMERS NATIONAL BANK
5 Church Circle 21401
301/263-2603 Tr/o$25 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
PersTr,CorpTr,EmplBen,Tax: Peter DuFourny, AsstTO
TrOpers: Miss Joan Park, Supv

MARYLAND NATIONAL BANK
Church Circle 21401
301/268-4343
(Branch of Baltimore)
David L. Richner, TO

Baltimore

EQUITABLE TRUST CO.
100 S. Charles St. 21201
301/547-4143 Tr$500 Mil
(Branches in Bel Air, Rockville, Salisbury)
Hd: John C. Ruxton, SrVP
Admin: Thomas J. Quirk, VP
PersTr: Peter M. Watts, VP
EstSettlmt: Andre Fauntleroy, VP
TrAdmin: Thomas Pawlak, VP
AgcyAdmin: William C. Norwood, VP
TrInv: William F. Gliss, Jr., VP
EmplBenInv: Josiah J. Willard, III, VP
EmplBenAdmin: Louis Sergi, VP
CorpTr: William Howard, Jr., VP
Nb: Richard D. Adams, VP
TrOpers: Richard J. Pitruzzella, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles Street 21201
301/244-4602 Tr$640 Mil
(Branch in Hagerstown)
Hd-Admin: Leslie C. Lee, SrVP&SrTO
Hd-Invs: Robert G. Wood, SrVP&SrTrInvO
PersTr: William J. Gering, VP
CorpTr,TrOpers,ComTrF: William R. Holland, Jr., VP
EmplBen,Nb: Thomas A. Bowman, VP
PersTr,Nb: Howard E. N. Wilson, VP

MARYLAND NATIONAL BANK
10 Light St., P.O. Box 995 21203
301/244-6590 Tr$1.3 Bil
(Branches in Annapolis, Easton, Rockville, Frederick & Towson)
Hd: George B. Hankins, SrVP&SrTO
PersTr: Timothy J. Hynes, III, VP
CorpTr: E. Brinton Wright, III, VP
TrInv: Gary A. Langbaum
CTFCorpEq: Robert M. Phillips, VP
CTFPersEq: Robert S. Maislin, SrIO
CTFFI: Kurt B. Waterval, IO
EmplBen: Keith H. May, VP
BondAdm: Richard D. Walter, VP
TrMktg: Thaddeus W. Swank, VP
Nb,EmplBen: Richard J. Schroder, VP
Nb,BondAdm: J. Thorpe Staylor, VP
NbPers: Lucy B. Henson, VP
TrOpers: Robert W. Schaeffer, VP

MERCANTILE-SAFE DEPOSIT & TRUST CO.
(Member of Mercantile Bankshares Corp.)
2 Hopkins Plaza 21201
301/237-5900 Tr$3.6 Bil
(Branches in Bethesda, Easton & Towson)
ExecO: Brian B. Topping, ExecVP
AdmHd: F.E. Wurzbacher, Jr., SrVP
PersTr: Alexander G. Fisher, SrVP
SpecSvcs: Reid V. Eikner, SrVP
InstSvcs: Alton A. Shoda, SrVP
InvSvcs: James D. Hardesty, SrVP
CorpTr: Randall W. Perkins, AsstVP
EmplBen: James H. Clark, VP
InstMktg: H. Louis French, VP
George P. Govatos, VP
TrOpers,EDP: Ray W. Hamm, VP
ResSvcs: Robert F. Boyd, VP
InstPtfolMgt: Gordon S. VanVranken, VP
AssetMgt: Paul L. Borssuck, VP
PersMktg: Richard J. Flanigan, SrVP
W. Rex Lenderman, VP
SecurTrad: William E. Conard, Jr., VP
Econ: Georges F. Rocourt, AsstVP
ComTrEq: Robert D. McDorman, VP

SUBURBAN TRUST CO.
Light & Lombard Sts. 21203
301/685-2000, Ext 7318
(Branch of Hyattsville)
Hd: Thomas S. Lawson, ExecVP
Nb: Carl O. Brudin, Jr., SrTO

UNION TRUST CO. OF MARYLAND
1 N. Charles St. 21203
301/332-5000 Tr$355 Mil
Hd: Armand H. Levin, SrVP
PersTr: Edwin J. Fitzsimmons, Jr., VP
CorpTr: Melvin L. Thomas, VP
TrInv: John J. Pretko, VP
EmplBen: Jay M. Neale, VP
TrOpers: Donald E. Winter, VP
Nb: Louis J. Rosenthal, VP

Bel Air

THE EQUITABLE TRUST CO.
Main Street & Baltimore Pike 21014
301/838-9810
(Branch of Baltimore)
Hd: Joseph J. Blimline, VP

Bethesda

MERCANTILE-SAFE DEPOSIT & TRUST CO.
4650 East-West Highway 20014
301/365-2600
(Branch of Baltimore)
W. Rex Lenderman, VP

SUBURBAN TRUST CO.
7316 Wisconsin Ave. 20014
301/270-7383
(Branch of Hyattsville)
Hd: Thomas S. Lawson, ExecVP
Nb: Karl F. Heinzman, TO

Chestertown

CHESTERTOWN BANK OF MARYLAND
P.O. Box 60 21620
301/778-2400
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Columbia

COLUMBIA BANK AND TRUST COMPANY
P.O. Box 888 21043
Tr$1.5 Mil
Hd: Barbara C. Slayton, ExecVP&TO

Cumberland

FIRST NATIONAL BANK & TRUST CO. OF WESTERN MARYLAND
71 Baltimore St. 21502
301/777-4600 Tr$35 Mil
Hd: F.H. Deremer, VP&TO
PersTr: Robert D. McCoole, AsstTO
TrOpers: Norma S. Deremer, AsstTO

LIBERTY TRUST CO. OF MARYLAND
P.O. Box 750 21502
301/724-4100 Tr$20 Mil
Hd: Charles W. Judge, VP&TMgr
TrOpers: Doris E. See, AsstTO
Admn: Bruce Irous, AsstTO

Easton

MARYLAND NATIONAL BANK
125 Bay St. 21601
301/822-3500
(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

Over 500 Universities, Law Schools, Colleges, Public & Private Law School Libraries, Professional & Trade Associations subscribe to TRUSTS & ESTATES

44.2% of the subscribers of TRUSTS & ESTATES *select* investment research services.

Advertise in TRUSTS & ESTATES

The magazine that opens the door to the $500 Billion Trust Market!

For rates and information contact:
Charles E. Lloyd
Advertising Director
(404) 256-9800

MERCANTILE-SAFE DEPOSIT & TRUST CO.
The Tidewater Inn
P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
W. Rex Lenderman, VP

Elkton

COUNTY BANKING & TRUST CO.
123 North St. 21921
301/398-2600 Tr$4 Mil
Hd: E. Pershing Volkart, Pres
Patrick W. Dennis, TO
Nelson S. Winter, TO

Frederick

FARMERS & MECHANICS NATIONAL BANK
154 N. Market St. 21701
301/694-4060 Tr$42 Mil
Hd: Edward J. Wetzel, VP&TO
Elizabeth G. Rudinger, TO

FREDERICKTOWN BANK & TRUST CO.
30 N. Market St., P.O. Box 510 21701
301/662-8231 Tr$25 Mil
Hd: Charles F. Trunk III, VP&TO
TrOpers: Anna Mary K. Willard, AsstSec&AsstTO

MARYLAND NATIONAL BANK
1 South Market St. 21701
301/622-9000
(Branch of Baltimore)
Hd: Robert U. Patterson, TO

Frostburg

THE FIDELITY BANK
P.O. Box 50 21532
301/689-1111
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Hagerstown

FIRST NATIONAL BANK OF MARYLAND
101 W. Washington St. 21740
301/733-6000
(Branch of Baltimore)
Mgr: Ralph M. Miller, TO

HAGERSTOWN TRUST CO.
P.O. Box 189 21740
301/739-0850 Tr$19 Mil
Hd,CorpTr,TrInv,Nb:
Gerald M. Driscoll, VP&SrTO
PersTr,EmplBen,Nb: L. Alson Bohn, VP&TO
TrOpers: Stanley W. Thomas

Hyattsville

SUBURBAN TRUST CO.
6495 New Hampshire Ave. 20783
301/270-7315 Tr/o$200 Mil
(Branches in Baltimore, Bethesda & Wheaton)
Hd: Thomas S. Lawson, ExecVP
PersTr: Lester L. Sherman, VP&TO
ComTrF,CorpTr,TrOpers: Dale W. Middleton, TOpO
TrInv: Edward A. Kozar
EmplBen: Reeve W. Pratt, TO
Nb: Carl O. Brudin, Jr., SrTO

La Plata

BANK OF SOUTHERN MARYLAND
P.O. Box X 20646
301/934-8138
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Laurel

THE CITIZENS NATIONAL BANK
Fourth & Main Sts. 20810
301/725-3100
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Oakland

FIRST NATIONAL BANK OF OAKLAND
19 S. Second St. 21550
301/334-9471 Tr$8.1 Mil
Hd: William B. Grant, TO
TrOpers: Dorothy B. Cathell, AsstTO

Princess Anne

PENINSULA BANK
P.O. Box 219 21853
301/651-2400
(Affil. of Mercantile-Safe Deposit & Trust Co. of Baltimore)

Riverdale

CITIZENS BANK & TRUST CO. OF MARYLAND
6200 Baltimore Ave. 20840
301/699-7072 Tr$20 Mil
Hd,TrInv,EmplBen: Roger M. Stuart, VP&TO
PersTr,TrOpers: Paul B. Essex
Nb: James Neal, VP&TO

Rockville

THE EQUITABLE TRUST CO.
6100 Executive Blvd., Suite 300 20852
301/468-5027
(Branch of Baltimore)
Hd: Louis K. Neilsen, VP

MARYLAND NATIONAL BANK
6266 Montross Road 20852
301/881-6560
(Branch of Baltimore)
Hd: David L. Richner, TO

STATE NATIONAL BANK OF MARYLAND
11616 Rockville Pike 20852
301/881-7000
Hd: Edward E. Cohen, ChmExecCom
Philip M. Comerford, Pres
CorpTr: Margaret L. Neveling, AsstTO

Salisbury

THE EQUITABLE TRUST CO.
144 E. Main Street 21801
301/742-5145
(Branch of Baltimore)
Hd: Mabel M. Wilson, VP

PENINSULA BANK
P.O. Box 2518 21801
301/546-3194
(Affil. of Mercantile-Safe Deposit Trust Co., Baltimore)

Taneytown

TANEYTOWN BANK & TRUST CO.
P.O. Box 491 21787
301/756-2655 Tr$1 Mil
Hd: Carroll D. Myers, Pres
Donald R. Lawyer, TO

Towson

MARYLAND NATIONAL BANK
Ste. 205, 305 West Chesapeake Ave. 21204
301/296-1365
(Branch of Baltimore)
David W. Britton, SrTO
Rose Jackson, TO

MERCANTILE-SAFE DEPOSIT & TRUST CO.
409 Washington Ave. 21204
301/321-8029
(Branch of Baltimore)
Hd: John W. Thomas, Jr., VP

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Tr$15 Mil
Hd: Michael D. Hayward, VP&TO

WESTMINSTER BANK & TRUST CO.
71 E. Main St. 21157
301/848-9300 Tr/u$1 Mil
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

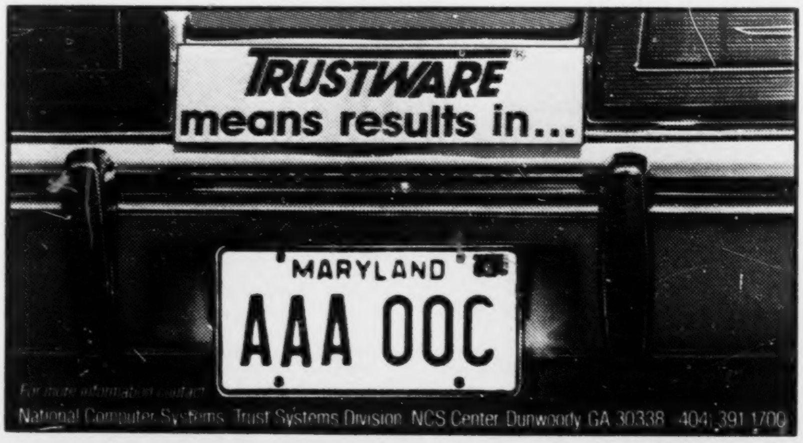
Wheaton

SUBURBAN TRUST CO.
2601 University Blvd. 20902
301/270-7315
(Branch of Hyattsville)
Hd: Thomas S. Lawson, ExecVP
Nb: Carl O. Brudin, Jr., SrTO

Williamsport

WASHINGTON COUNTY NATIONAL SAVINGS BANK
P.O. Box 378 21795
301/223-7600 Tr/u$1 Mil
Hd: D.R. Harsh, Jr., TO

48.2% of the subscribers of
TRUSTS & ESTATES
select computer and
financial services.



For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404/391 1700

MASSACHUSETTS

Amherst

THE FIRST NATIONAL BANK OF AMHERST
11 Amity St. 01002
413/256-8511 Tr/o$32 Mil (book)
Hd,PersTr,Nb: Richard H. Mathews, SrTO&VP
PersTr,TrOpers: Robert A. Gibowicz, TO
PersTr,TrInv: Robert R. Evans, AsstTO

Andover

BAYBANK MERRIMACK VALLEY,NatAssn
23 Main St. 01810
617/475-3620 Tr/u$1 Mil
Hd: Trumbull C. Curtiss, ChmnBd,ChExecO&TO

Athol

THE FIRST NATIONAL BANK OF ATHOL
388 Main St. 01331
617/249-3213 Tr$.5 Mil
Hd: Robert L. Guerin, Pres,CEO&TO

Attleboro

FIRST BRISTOL COUNTY NATIONAL BANK
19 Park St. 02703
617/695-4000, Ext. 500 Tr$45 Mil
Hd: William E. Pomeroy, VP&SrTO
PersTr: Richard C. Fuller, TO
CorpTr: E. Sheldon Spicer, Jr., VP&TO
TrInv: John Lumbard, IO

Barnstable

THE BARNSTABLE COUNTY NATIONAL BANK
442 Main St. 02630
617/775-0925
(Affiliate of New England Merchants Nat'l Bank, Boston)
Hd: Harry W. Baughman, VP&TO
Peter C. Holcombe, TO

Beverly

BAY BANK AND TRUST CO.
165 Cabot St. 01915
617/592-0120 Tr$7.9 Mil
Hd: Audrey E.L. Mollet, TO

BEVERLY NATIONAL BANK
240 Cabot St. 01915
617/922-2100 Tr$27 Mil
Hd: Burton W. Phillips

★Boston

BOSTON SAFE DEPOSIT & TRUST CO.
One Boston Place 02106
617/722-7314 Tr$2.6 Bil
Hd,PersTr: Guy R. Sturgeon, SrVP
CorpTr,TrOpers: James E. Donovan, Jr., SrVP
TrInv,ComTrF: Robert P. Mastrovita, SrVP
EmplBen: Robert Mainer, SrVP
Nb: Timothy L. Vaill, VP

COMMONWEALTH BANK & TRUST CO.
P.O. Box 1553 02104
617/482-4300 Tr$3 Mil
Hd: Arthur F. Snyder, Pres

FIDUCIARY TRUST CO.
175 Federal St. 02110
617/482-5270
Hd,PersTr: Robert H. Gardiner, ChmBd
Edward H. Osgood, Pres

FIRST NATIONAL BANK OF BOSTON
Old Colony Trust Division
100 Federal St. 02110
617/434-2101 Tr$7 Bil
(Branches in Falmouth, New Bedford, Orleans, Worcester & Yarmouth Port; Phoenix and Tuscon, AZ; Deerfield Beach & Sarasota, FL)
Hd: Richard A. Hall, ExecVP
PersTr: Waldo E. Dodge, SrVP
CorpTr: Samuel McMurtrie, Jr., VP
TrInv: Edward G. Riley, Jr., FVP
InvRes: Roger D. Scoville, VP
Intnatl: John C. Hall, VP
TrOpers: Merton E. Thompson, III, FVP
Nb: Chester Dalrymple, VP
InstInv: Ronald J. Burns, SVP

HARBOR NATIONAL BANK OF BOSTON
57 Franklin St. 02110
617/482-9110 Tr$1 Mil
Hd: John C. Albrecht, FVP&Csh

INVESTORS BANK & TRUST CO.
24 Federal St. 02110
617/482-0030 Tr$25 Mil
Hd: Edmund G. Sullivan, VP&TO
TrOpers: Charles S. McAdam, VPTrOpers

THE MASSACHUSETTS COS., INC.
100 Federal St. 02110
617/423-6464 Tr$425 Mil
Hd,PersTr,TrOpers: Maurice F. Lesses, SrVP&TO
TrInv: Thomas A. Addison

NEW ENGLAND MERCHANTS NATIONAL BANK
P.O. Box 2197 02106
617/742-4000 Tr$3.3 Bil
(Branch in Hyannis)
Hd: Richard G. Scheide, ExecVP
PersTr,Nb: J. Bruce Hall, VP
CorpTr: James S. Fisher, SrVP
TrOpers: Anne M. Daughan, VP
PtfolMgt: Antony Edgar, SrVP
Adm: Frimette T. Field, VP
InstlInvMgt: James K. Dow, Jr., SrVP
TrCoun: Donald R. Williams, Jr.
InvRes: John T. Cederholm, VP
Secur: James S. Fisher, SrVP
InvSvcs: John D. Griffiths, III, VP

SHAWMUT BANK OF BOSTON,NatAssn
One Federal St. 02211
617/292-2650 Tr$1.308 Bil
Hd: F. Thayer Sanderson, ExecVP
DptyHd: Frederick W. White, VP
PersTr,ComTrF: Nicholas S.F. Carter, VP
CorpTr: Gordon H. Sellon, VP
TrInv: David A. Marcoux, VP&SIO
EmplBen: Peter A. Wilson, VP
TrOpers: Robert F. Perkins, VP
Nb: George F. Pennington, VP

STATE STREET BANK & TRUST CO.
225 Franklin St. 02101
617/786-3221 Tr$3.4 Bil
Hd: Don G. Powell, ExecVP
PersTr: S. Walker Merrill, Jr., SrVP
CorpTr: Ronald A. Golz, SrVP
TrInv: Brenton H. Dickson, VP
ComTrF: Joan S. Preiss, TO
EmplBen: John J. Nagorniak, VP-Natl
John Appleton, VP-Regl
TrOpers: William B. Hitchcock, VP
Nb: Joshua A.S. Young, VP

UNITED STATES TRUST CO.
40 Court Street 02108
617/726-7250 Tr$120 Mil
Paul M. Siskind, ChmTrCom
Hd: Domenic Colasacco, VP
PersTr: David A. Drolled, TO
TrInv: Robert Zevin, SrVP
Anthony Swain, VP
Stephen Moody, AsstVP
EmplBen: Mitchell J. Greb, TrCoun
TrOpers: Thomas V. D'Alto, AsstVP

Brockton

PLYMOUTH-HOME NATIONAL BANK
P.O. Box 682 02403
617/583-6700 Tr$91.7 Mil
(Branch in Plymouth)
Hd: David E. Fox, VP&TO
TrInv: Karl D. Kuell, TrInvO
EmplBen: Warren H. Mitchell, Jr., TO
TrOpers: Camille H. Nelson, TOpO
Taxes: Vassiliki A. Preston, TTO
HRIO/IRA: Gloria Cavualho, VP

SHAWMUT FIRST COUNTY BANK, NatAssn
90 Main St. 02403
617/586-5500 Tr$27 Mil
Hd: Allan L. Poole, TO

Brookline

BROOKLINE TRUST CO.
1341 Beacon St. 02146
617/734-1440 Tr$51 Mil
Hd: Frederick W. Schultz, SrVP&TO
TrOpers: Jean M. O'Rourke, TO

Burlington

BAYBANK MIDDLESEX
P.O. Box 422 01803
617/273-1700 Tr$200 Mil
Hd: William F. Bruso, SrVP&SrTO
PersTr: Allan C. Whipple, VP
CorpTr: Gary Dougherty, TO
TrInv: Ronald C. High, VP
EmplBen: John Bowen, TO
TrOpers: Anthony F. Solomita, VP
Nb: Eugene J. Durgin, Jr., VP
ComTrF: Delores A. Aravjo, TO

Cambridge

BAYBANK HARVARD TRUST
P.O. Box 300T 02139
617/661-3300 Tr$250 Mil
Hd: William S. Reid, SrVP
PersTr,ComTrF,Nb: Steven B. Mitchell, VP
CorpTr,EmplBen,TrOpers:
Stephen G. Berenson, AsstVP
TrInv: Joseph P. Boyle, AsstVP

CAMBRIDGE TRUST CO.
1336 Massachusetts Ave. 02138
617/876-5500 Tr$160 Mil
Hd,PersTr: Edgar Crocker, VP
TrInv: Herbert A. Kardon
ComTrF: Mark E. Lavalle
TrOpers: Donald J. Thompson, TO

Chelmsford

FIRST BANK
P.O. Box 167 01824
617/256-2565
Timothy W. McLean

Danvers

SECURITY NATIONAL BANK
1 Maple Street 01923
617/593-6100 Tr$20 Mil
(Branches in Beverly, Marblehead, Peabody, Saugus & Topsfield)
Hd: Linwood H. Young, SrVP&TO
TrOpers: Beverly Barr, TOpO

Dedham

BAYBANK NORFOLK COUNTY TRUST COMPANY
P.O. Box 540 02026
617/329-7114 Tr$73 Mil
Hd,TrInv,ComTrF: Clarence R. Perry, SrVP&TO
PersTr,CorpTr: Robert M. Binney, TO
EmplBen: T. Gregory Donohue, TrRep
TrOpers: Judith A. Donovan, TrRep
Nb: George H. Davison, TrRep

Fall River

BANK OF NEW ENGLAND BRISTOL COUNTY, NatAssn
55 N. Main St. 02722
617/678-8343 Tr$55 Mil
Hd,TrInv,Nb: John Woschenk, SrVP&SrTO
PersTr,EmplBen: Zelma A. Braga, VP&TO
PersTr,CorpTr: Donald C. Worthen, VP&TO
ComnTrF,TrOpers: Barbara Parker, TO

FALL RIVER DURFEE ATTLEBORO BANK
10 North Main Street 02722
617/679-8311 Tr$140 Mil
Hd: Stephan C. Williams, SrVP
Nb: Edward C. Taft, TrDev
PersTr: Robert Wilke, VP
EstTr: Roger W. Lamonde, TO
CorpTr: Donald B. McLeod, TO
ComTrF,EmplBen: William I. Bogle, AsstTO
TrOpers: William L.S. Brayton, TOpO

FALL RIVER TRUST CO.
P.O. Box 430 02722
617/679-3111 Tr$21 Mil
Hd: Joseph A. Duquette, VP&TO
TrOpers: Ellsworth W. Pettey, VP
Tax: Mary E. Brown, AsstTO

Falmouth

FALMOUTH NATIONAL BANK
P.O. Box 687 02541
617/548-1000 Tr/o$10 Mil
Hd: Malcolm Robertson, Jr., SrVP&TO

Falmouth Heights

FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
871 E. Main St. 02550
617/540-0006
Hd: Kenneth F. Evans, Jr., VP
Nb: Frank E. Helyar, VP

Fitchburg

FIRST SAFETY FUND NATIONAL BANK
470 Main St. 01420
617/343-6406 Tr$65 Mil
(Branch in Worcester)
Hd: William R. Freeman, SrVP&TO
PersTr: Peter Armbruster, AsstVP&TO
TrOpers: K. Jean Murray, TO
TrInv: Joseph Giovino, VP&TrInvO

Foxboro

FOXBORO NATIONAL BANK
P.O. Box 31 02035
617/543-6321 Tr$1 Mil
Hd: Benjamin H. Bristol, TO

Framingham

FRAMINGHAM TRUST CO.
79 Concord St. 01701
617/872-4311 Tr$32 Mil
Hd: G. Michael Costa, VP&TO
PersTr,EmplBen,Nb: Kevin A. Smith, AsstTO
TrOpers: Roger W. Huff, AsstTO

Gloucester

CAPE ANN BANK & TRUST CO.
154 Main St. 01930
617/283-3131 Tr$40 Mil
Hd: Frederik C. Hoffmann, SrTO
ComTrF,EmplBen,TrOpers: Roelof Kromhout, AsstTO

Greenfield

FRANKLIN COUNTY TRUST CO.
324 Main St. 01301
413/772-0221 Tr$45 Mil
Hd,PersTr: J. Lewis Taylor, VP&SrTO
PersTr: Kay F. Johnson, TO
PersTr,TrInv: Anton J. Eichorn, TO&IO
TaxO: Edward A. LaBrode, AsstTO

PIONEER NATIONAL BANKS-FRANKLIN
1 Federal St. 01301
413/772-0281 Tr$31 Mil
Hd: Christopher S. Maniatty, SrVP&TO
TrOpers: Gordon W. Leavis, TO

Holyoke

OLD COLONY BANK OF HAMPDEN COUNTY,NatAssn
(Affiliate of the First National Bank of Boston)
225 High St. 01040
413/536-5600 TrNp
(Branch of Springfield)
Hd: Andrew E. Skroback, Jr., CLU, VP&TO
Nb: Alexander P. Hoke

SHAWMUT FIRST BANK AND TRUST COMPANY
58 Suffolk St. 01040
413/534-0234 Tr$60 Mil
(Branch of Springfield)
Hd,PersTr,Est,Nb: Lawrence R. Gonneville, VP&TO
PersTr: Eleanor M. Duncan, TO

Hyannis

CAPE COD BANK & TRUST COMPANY
P.O. Box 1161 02601
617/775-3500 Tr$75 Mil
Hd: Stephen B. Lawson, SrVP
PersTr,Est: John G. Kinahan, SrTO
TrInv: John M. Ladner, VP&SIO
Tax: Richard Bussierre, TO
TrOpers: Patricia Auger, TO
Nb: Edward McAuliffe, TO

NEW ENGLAND MERCHANTS NATIONAL BANK
442 Main Street 02601
617/775-0925
(Branch of Boston)
Harry W. Baughman, VP
Peter C. Holcombe, SrTO

Ipswich

FIRST NATIONAL BANK
Market St. 01938
617/356-4361 Tr$6.4 Mil
Hd: Barbara J. Fraga, VP&TO
Nb: Conrad Hines, TrConslt

Lawrence

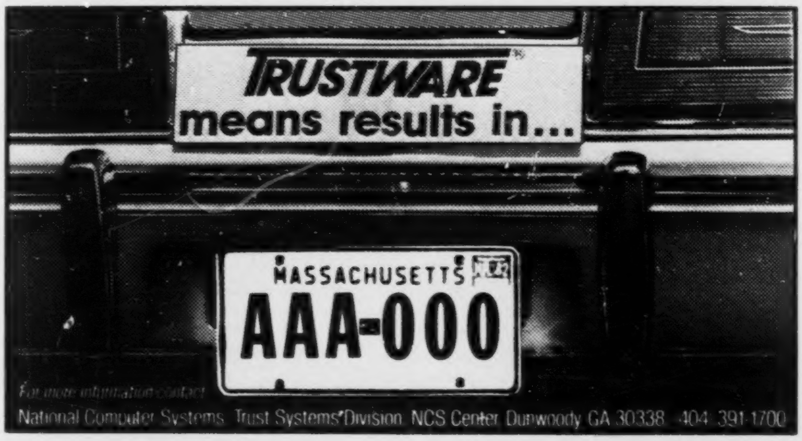
ARLINGTON TRUST CO.
305 Essex St. 01842
617/681-7340 Tr$77 Mil
Hd,TrInv: Robert B. Needham, VP&SrIO
PersTr,CorpTr: Manning A. Williams, VP&SrTO
ComTrF,EmplBen,TrOpers: Priscilla Cubelli, VP&TO
TxO,EstO: Nicholas J. Chapman, TO
Nb: Warren A. Lewis, AsstVP
CorpTr: Kenneth V. Pierog, AsstTO

BAY STATE NATIONAL BANK
(A New England Merchants Company Bank)
238 Essex St. 01840
617/681-8080 Tr$9.8 Mil
Hd,PersTr,Nb: John B. Harriman, SrVP
TrInv,ComTrF,TrOpers: Charles O. Benson, TO
Nb: John C. Freeston, TO

47.2% of the subscribers of
TRUSTS & ESTATES
select specific corporate
stocks and bonds.

Durfee
Attleboro multibank

Durfee Attleboro Bank, serving Bristol County with 12-offices in the Attleboro's, Fall River, Seekonk, Taunton and Westport.
Telephone: (617) 679-8311 Attleboro: (617) 222-6100



For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391-1700

MASSACHUSETTS (Cont'd)

Lowell

UNION NATIONAL BANK
1 Merrimack Plaza 01852
617/458-3151 Tr$80 Mil
Hd: Paul V. Shaughnessy, VP&TO
PersTr,CorpTr,TrInv,EmplBen:
Jean P. Cipriani, AsstVP&TO
Olga Gorham, TO
TrOpers: John R. McGovern, AsstVP&TO
Nb: Frederick W. Gramstorff, VP&TO

Lynn

CENTURY NORTH SHORE BANK & TRUST CO.
465 Washington St. 01903
(Branch in Salem)
Hd: Thomas St. Charles

Malden

FIRST NATIONAL BANK
48 Pleasant St. 02148
617/321-1234 Tr$25 Mil
PersTr,CorpTr,TrOpers: Robert A. Russo, VP&TO
Lucile Difilipo, TO
Richard S. McKinley, AsstTO

MALDEN TRUST CO.
94 Pleasant St. 02148
617/321-1111 Tr$87 Mil
Hd,Nb: James M. Middleton, Jr., VP&TO
TrInv: Edmund J. Stroney, TrInvO
TrOpers: Richard L. Ruble, TO
Nb: Herbert E. Chaflin, TO
Robert M. Wallask, TO
Jane T. Clancy, AsstSec

Marblehead

NATIONAL GRAND BANK
91 Pleasant St. 01945
617/631-6000 Tr$1 Mil
Hd: Randolph E. Goodwin, Pres
PersTr,TrInv,TrOpers,Nb: Doris M. Stacey, AsstTO

Middleborough

MIDDLEBOROUGH TRUST CO.
10 Centre St. 02346
617/947-1313 Tr$2.5 Mil
Hd: Edward Healy, Pres&TO

Nantucket

PACIFIC NATIONAL BANK OF NANTUCKET
63 Main St. 02554
617/228-1920
Hd: Donald C. Gillies, VP&TO

New Bedford

BAYBANK MERCHANTS, NatAssn
P.O. Box H-3202 02741
617/997-6161 Tr$65 Mil
Hd: L. Howard Carl, Jr., VP&SrTO
PersTr,EmplBen: Alex Grassanovich, TO
Diana B. Duarte, AsstTO
PersTr,Nb: David M. Frazier
Tax: Sandra L. Sevigney, AsstTO
TrInv: David H. Cameron, Jr., IO

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
572 Pleasant Street 02742
(Branch of Boston)
Robert O. Boardman, AsstVP

Over 4,700 Banks & Trust
Companies subscribe to
TRUSTS & ESTATES

THE FIRST NATIONAL BANK OF NEW BEDFORD
545 Pleasant St. 02740
617/996-8241 Tr$63 Mil
Hd: Edward J. Angelo, VP&ChAdmO
PersTr,Nb: William J. Theberge, VP&SrTO
CorpTr,TrOpers: Virginia A. Souza, TOpO
ComTrF,TrInv: John F. Poole, VP&TrInvO
PersTr: Arthur N. Mindlin, AsstVP&TO
PersTr: Donald W. Barr, TO
TrInv: Christine Medici, AsstTrInvO

Newburyport

FIRST & OCEAN NATIONAL BANK
51 State St. 01950
617/462-6617 Tr/u$1 Mil
Hd: John B. Rice, Jr., Pres&TO

Northampton

PIONEER NATIONAL BANK-HAMPSHIRE
1 King St. 01060
413/584-0355 Tr$25 Mil
Hd: Thomas H. Heywood, SrVP&TO
PersTr: Donald M. Campbell, TO

Orleans

FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
P.O. Box 250 02653
617/255-6610
Hd,Nb: Bruce Fairchild, VP
Christopher M. Flanagan, VP

FIRST NATIONAL BANK OF CAPE COD
Main St. 02653
617/255-2000 Tr$25 Mil
Hd: Kenneth R. Desmarais, VP&TO
Frank E. Howe, TO
Nb: Bernard Honlon, TO

Peabody

ESSEX BANK
One Essex Center Drive 01960
617/532-2500 Tr$38 Mil
Hd: James E. Mitchell, SrVP&TO
PersTr: George T. Andrews, VP&TO
TrOpers: Sally M. Hoyt, TOpO
Nb: Bruce A. MacDonald, AsstVP

Pittsfield

BERKSHIRE BANK & TRUST CO.
Berkshire Common 01201
413/499-1600 Tr$78 Mil
Hd,TrInv: R. Richard Wilson, VP&SrTO
PersTr: H. Paul Ryan, VP&TO
CorpTr: John W. Gibbons, VP&TO
EmplBen: Jerry L. Swaffar, AsstVP&EBA
Nb: James Richmanny, TO
InvSvcs: Grace R. Naughton, TO
TrOpers: Maureen deForrest, OpersMgr
AdmAsst: Elizabeth Robare

FIRST AGRICULTURAL BANK
99 West St. 01201
413/499-3000 Tr$190 Mil
Hd: Marvin R. Denzel, SrVP
TrInv: Walter L. Wheat, VP
H. Ashley Smith, Jr., VP
Reginald P. Vincent, TrInvO
Nb: William J. Judge, TO
Admin: John W. Hennelly, AsstTO
Tax: Thomas G. Sokop, TxO
Prob: William J. Sennett, AsstVP
H. Paul Ryan, TO

OLD COLONY BANK OF BERKSHIRE, NatAssn
P.O. Box 1142 01202
413/445-5651 Tr$45 Mil
Hd: Joseph J. Barry, Jr., VP&TO
PersTr: Paul D. Eovacious, SrTO
PersTr: Ralph R. Johnson, Jr., TO
ComTrF: William G. McLaughlin, AsstTO
TrOpers: Ann M. Pidgeon, TOpO
Nb: Joseph P. Woitkoski, TO
Nb: Henry Koltys, Jr.

Plymouth

PLYMOUTH-HOME NATIONAL BANK
4 North St. 02360
617/746-3600
(Branch of Brockton)
Hd: David E. Fox, VP&TO

Quincy

SOUTH SHORE BANK
1400 Hancock St. 02169
617/472-1000 Tr$166 Mil
(Branch in Wellesley)
Hd: Robert F. Dwyer, SrVP&TO
TrInv: George S. Kohler, VP&IO
TrAdm: W. Allan Lee, TO
EmplBen: Francis X. McKeone, TO
ComTrF: Richard E. Cutler, TO
TrOpers: Bruce Potter, TOpO
Nb: Walter A. Brunke, Jr., VP&TO

Rockland

ROCKLAND TRUST CO.
288 Union St. 02370
617/878-6100 Tr$33 Mil
Hd,TrInv: Freeman H. Osgood, VP&TO
PersTr,EmplBen: Richard LaCivita, VP&TO
Nb: David T. Sargent, VP&TO
PersTr: Kathleen K. Offen, AsstTO
AdmAsst: Joan C. Griffin

Salem

NAUMKEAG TRUST CO.
217 Essex St. 01971
617/744-0080 Tr$89 Mil
Hd: Gary A. Peterson, VP&ExecTO
Richard F. Moore, TO
William C. Loring, TO
Edward J. Michon, TrInvO
Paul Anderson, TO
Joseph Johnson, TO
A. Cushing Titcomb, AsstTO

SHAWMUT MERCHANTS BANK, NatAssn
253 Essex St. 01970
617/745-8500 Tr$6 Mil
Hd: Philip H. McLaughlin, Pres&SrTO
PersTr: Elizabeth M. Allen, TO
Nb: F.J.T. Baker, Jr.

Springfield

BAYBANK VALLEY TRUST COMPANY
1500 Main St. 01115
413/781-7575 Tr$264 Mil
Hd: Richard A. Morris, VP
PersTr: Peter Weston, TO
TrInv: William F. Shea, VP
EstSettlmt,Tax: Joan S. Nolan, VP
EmplBen: Michael S. Hirshberg, PenTO
Nb: Eugene C. Waniewski, VP
TrOpers: David F. Brainerd, VP

OLD COLONY BANK OF HAMPDEN COUNTY,NatAssn
(Affiliate of The First National Bank Of Boston)
1248 Main St. 01103
413/732-3171 Tr$22 Mil
(Branches in Chicopee, Holyoke & Westfield)
Hd: Andrew E. Skroback, Jr., CLU, VP&TO
PersTr: James Kronholm, SrTO

SECURITY NATIONAL BANK OF SPRINGFIELD
P.O. Box 1489, 1666 Main St. 01101
413/739-7201 Tr$37 Mil
(Trust branches in Northampton, Springfield & West Springfield)
Hd: Thomas Quarles, VP&SrTO
EmplBen: Debra Anderson, AsstTO

Over 4,700 Banks & Trust
Companies subscribe to
TRUSTS & ESTATES

SHAWMUT FIRST BANK AND TRUST COMPANY
127 State St. 01103
413/737-4321 Tr$300 Mil
(Branch in Holyoke)
Hd: Edward T. Heaphy, Jr., SrVP&SrTO
PersTr: Richard J. Driscoll, AsstVP&TO
TrAdm: Whiting S. Houston, Jr., VP&TO
TrInv: Rene G. Ledoux, VP&IO
ComTrF: Robert Humberston, AsstIO
EmplBen,Nb: Joanne Lombardi, PenTAdm
TrOpers: Robert Smit, AsstVP&TO

THIRD NATIONAL BANK OF HAMPDEN COUNTY
P.O. Box 9003 01101
413/733-1141 Tr$502 Mil
Hd: Sager T. McDonald, SrVP
PersTr: Stanley Eddy, VP
CorpTr: Edward H. Faber, VP
TrInv: William W. Vogel, VP
ComTrF: Mary C. Fitzgerald, TO
EmplBen: Edward H. Faber, VP
Nb: William D. Masi, VP

Taunton

BAYBANK UNITED,NatAssn
P.O. Box 29 02780
617/823-4501 Tr$6.2 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb:
John Pereira, VP&TO
Nb: Charles J. Glynn, VP&TO

Vineyard Haven

MARTHA'S VINEYARD NATIONAL BANK
Main St. 02568
617/693-9400 Tr$8.4 Mil
Hd: G.A. Scheller, TO

Wakefield

SHAWMUT MELROSE WAKEFIELD BANK & TRUST CO.
369 Main St. 01880
617/245-5800 Tr$3 Mil
Hd: Brian Elsden, Pres

Waltham

GUARANTY-FIRST TRUST CO.
P.O. Box 389 02154
617/899-2100 Tr$3.45 Mil
Hd: Thomas W. Sullivan, TO

Ware

WARE TRUST CO.
73 Main St. 01082
413/967-5961 Tr$3.3 Mil
Hd: Joyce R. Fulton, Pres

Wellesley

SOUTH SHORE BANK
326 Washington St. 02181
617/235-3000
(Branch of Quincy)
Nb: Walter A. Brunke, Jr., VP&TO

West Springfield

PARK WEST BANK & TRUST CO.
11 Central St. 01089
413/781-7500 Tr$25 Mil
Hdd,TrInv,EmplBen: Donald L. Ugolini, VP&TO
PersTr,TrOpers: Richard C. Christiansen, TO

Williamstown

WILLIAMSTOWN NATIONAL BANK
P.O. Box 427 01267
413/458-5751 Tr/u$3 Mil
Hd,PersTr,CorpTr: H.A. Coulter, Pres
TrInv,TrOpers,Nb: D.L. Horton, AsstVP
Joan Millberry, TO
ComTrF,EmplBen: W.H. Northrup, VP

Worcester

COMMERCE BANK & TRUST CO.
386 Main St. 01608
616/753-2913
Hd: William J. McKeon, SrVP&TO
Kevin E. Keegan, AsstTO

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
390 Main Street 01608
617/755-4277
(Branch of Boston)
Clifford F. Prentice, VP
W. Edmond Zorigian, TO

FIRST SAFETY FUND NATIONAL BANK
200 Commercial St. 01608
617/791-6271
(Branch of Fitchburg)
James S. Dymek, VP&TO

GUARANTY BANK & TRUST CO.
370 Main St. 01608
617/791-7811 Tr$80 Mil
Hd,PersTr: D.E. Weeks, VP&SrTO
TrInv,EmplBen: Richard E. Johnson, TO
CorpTr,ComTrF: S.B. Kalloch, TO
TrOpers: S.A. Ames, TOpO
PersTr: Brian P. Collins, TO
Taxes: Rene Pepin, TO
Nb: J.G. Kilpatrick, VP

MECHANICS BANK
Worcester Center 01608
617/798-2561 Tr$200 Mil
Hd: Harry G. Bayliss, ExecVP
PersTr: Edward S. Lewis, VP&TO
CorpTr,EmplBen: Clarence A. Burley, AsstVP&TO
TrInv: Thomas E. Sedgwick, VP&IO
TrOpers: Wayne R. Modig, TOpO
Tax: Patricia L. Jones, TrTxO
Nb: Mary M. McShea, NbRep

Merrill Lynch Institutional Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

- Professional management.
- No commission charge when buying or redeeming.
- Liquidity in Federal Funds.
- Daily dividend declaration.
- Monthly reinvestment of dividends or cash payment.
- Sub accounting at no additional cost.

For more complete information about the Merrill Lynch Institutional Fund, including expenses, call toll-free (800) 225-1576. In Massachusetts, call collect (617) 357-1460, or write to the address below for a free Prospectus. Read it carefully before you invest in the Fund.

Merrill Lynch Funds Distributor Inc.
125 High Street, Boston, Massachusetts 02110.

MASSACHUSETTS (Cont'd)

Worcester (Cont'd)

WORCESTER COUNTY NATIONAL BANK
446 Main St. 01608
617/853-7121 Tr$782 Mil
Hd: Thomas B. Brown, SrVP&TO
AdmPlng: Norman J. Richardson, SrTO
PersTr,Est: David B. Stephens, VP
CorpTr: William V. Zaleski, SrTOpO
TrInv,ComTrF: David O. Ravala, VP
EmplBen: Philip R. Welsher, SrTO
TrOpers: Eugene A. Ferreira, VP
Nb: John E. Mackintire, VP

Yarmouth Port

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
125 Main Street 02675
617/362-4553
(Branch of Boston)
William S. Anthony, VP
Robert F. Fitzpatrick, TO

73.3% of the subscribers of
TRUSTS & ESTATES
in the insurance industry
are CLU's.

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

MICHIGAN

Adrian

DETROIT BANK & TRUST
(Operating in Office of Bank of Lenawee County)
102 East Maumee 49221
571/265-5144
Hd: Allan F. Brittain, Pres
PersTr: David D. Keller, AsstVP
Nb: John D. Slocum, AsstVP

Alma

BANK OF ALMA
P.O. Box 191 48801
517/463-3131 Tr$8 Mil
Hd: Robert D. Hoxie, ExecVP&TO
PersTr,TrInv,CorpTr,EmplBen,TrOpers:
Richard J. Balcom, TO

Alpena

DETROIT BANK & TRUST
(Operating in Office of Alpena Savings Bank)
P.O. Box 337 49707
517/356-2131
Hd: James A. Cameron, Pres
PersTr: William M. Fury, VP
Nb: Thomas J. Webb, PersTO

PEOPLES BANK AND TRUST OF ALPENA
200 W. Chisholm 49707
517/356-2241 Tr/o$15 Mil
Hd: George W. Wilson, ChmBd & TO
PersTr: Barbara Kieliszewski, AsstTO
TrOpers: Bette LaLonde

Ann Arbor

ANN ARBOR BANK AND TRUST CO.
101 S. Main St. 48107
313/995-7745
(Branches in Deerfield, South Lyon & Wayne)
Hd: Lawrence B. Kingery, VP&TO
PersTr: Thomas R. Kallewaard, TO
EmplBen: Sandra Taggie, AsstTO

ANN ARBOR TRUST CO.
P.O. Box 8612 48107
313/994-5555 Tr$350 Mil
(Branches in Adrian & Saline)
Hd: Earl H. Miner, SrVP&TO
PersTr: Howard Lewis, AsstVP
Catherine Collins, 2ndVP
Sandra Kirtley, 2ndVP
CorpTr: Phillip Stokes, VP
TrInv,ComTrF: Edward Sichler, III, VP
EmplBen: Charles S. Wright, 2ndVP&TO
TrOpers: Charles Newman, AsstVP
Est&TrCoun: B. Todd Jones, VP&TO
Nb: Ronald Gardner, BusDevO

DETROIT BANK & TRUST
(Operating in Office of Huron Valley National Bank)
125 South Fifth Avenue 48108
313/761-2211
Hd: Jay J. DeLay, Pres
PersTr: Gary M. Schwind, AsstTO
Nb: John D. Slocum, AsstVP

NATIONAL BANK OF DETROIT
(Formerly the National Bank & Trust Co. of Ann Arbor)
125 S. Main St. 48108
313/995-8180 Tr$176 Mil
(Branch in Dundee)
Hd: J. W. Donegan, VP&TO
PersTr: James Meretta, VP&TO
TrInv: Richard Platte, TrInvO
ComTrF: C. R. Miller, VP
EmplBen,Nb: Steven Hoffman, VP
Claudia Gingras, TO
William J. Dunlap, TO
John Hanchak, TO
Doris I. Persyn, IO

the
CCi
Family of Business Publications...

- **Industrial:**
  - ADHESIVES AGE
  - ADHESIVES RED BOOK *(directory)*
  - ELASTOMERICS *(formerly Rubber Age)*
  - RUBBER RED BOOK *(directory)*
  - FENCE INDUSTRY
  - FENCE INDUSTRY *(directory)*
  - MODERN PAINT AND COATINGS
  - PAINT RED BOOK *(directory)*
  - *Solid & Liquid Wastes Industry:* SOLID WASTES MANAGEMENT
  - SANITATION INDUSTRY YEARBOOK
  - *Intermodal Transportation:* CONTAINER NEWS
- **Consumer:**
  - ATLANTA
  - BUSINESS ATLANTA
- **Real Estate and Related Fields:**
  - NATIONAL REAL ESTATE INVESTOR
  - NREI DIRECTORY
  - SHOPPING CENTER WORLD
  - SOUTHEAST REAL ESTATE NEWS
  - SOUTHWEST REAL ESTATE NEWS
- **Estate Planning & Administration:**
  - TRUSTS & ESTATES
  - DIRECTORY OF TRUST INSTITUTIONS
- **Pension & Employee Benefits:**
  - PENSION WORLD
- **Direct Selling:** *(consumer distribution)*
  - APPAREL SOUTH
  - SPECIALTY SALESMAN

CCi
Communication Channels, Inc.
6285 Barfield Rd.
Atlanta, Ga. 30328
(404) 256-9800

Battle Creek

THE AMERICAN NATIONAL BANK IN BATTLE CREEK
P.O. Box 1617 49016
616/968-2251
(Operated by The American National Bank & Trust Co. of Michigan)
Hd: W. Quinn Kelly, VP&TO

THE FIRST NATIONAL BANK AND TRUST COMPANY OF MICHIGAN
Battle Creek Branch
65 South 20th Street 49015
(Services provided by The First National Bank and Trust Company of Michigan, Kalamazoo)

MICHIGAN NATIONAL BANK
1 W. Michigan Ave. 49014
616/962-9551
(Branch of Grand Rapids)
Hd: C. James Frey, VP
Eldona M. Lomire, AsstVP
Michael Nutter, AsstVP
Nb: Richard D. Bailey, II, AsstVP

SNB BANK AND TRUST
25 W. Michigan Mall 49017
616/965-2231
Hd: G.E. McKay, Jr., SrVP&SrTO
EmplBen,Nb: K.H. Novell, VP&TO
CorpTr: C.V. Van Syckle, AsstVP&TO
PersTr: J.L. Dale, AsstVP&TO
PersTr: F.A. Hanson, AsstVP&TO

Bay City

MANUFACTURERS BANK OF BAY CITY
213 Center Ave., P.O. Box 69 48706
517/895-8526
(Branch of Manufacturers National Bank of Detroit)
Brian V. Howe, VP&TO
Robert A. Sajdak, TO

PEOPLES NATIONAL BANK & TRUST CO.
300 Center Ave. 48706
517/893-5533 Tr$290 Mil
Hd,Nb: Thomas Marcopulos, SrVP&TO
PersTr: George T. Barrett, AsstVP&TO
CorpTr: Rick Ballor, TO
EmplBen: Laurie Dunaway, TO
TrInv: J. Thomas McDonough, VP&TO
ComTrF: Robert T. McAlester, TO
TrOpers: John Craves, VP&TO
Nb: John Leonard, TO

Benton Harbor

FARMERS & MERCHANTS NATIONAL BANK
Lock Box 308 49022
616/926-8211 Tr$40 Mil
(Affiliate National Bank of Detroit)
Hd,PersTr,CorpTr:
Robert L. Vandenberg, SrVP&SrTO
TrInv,ComTrF: Mark Kruggel, VP&TrInvO
EmplBen,Nb: James E. Taylor, VP&TO
TrOpers: Grace Duffield

INTER-CITY BANK
P.O. Box 1248 49022
616/927-2251 Tr$40 Mil
Hd,PersTr,Nb: Ronald D. Sonneman, SrVP&TO
TrInv,EmplBen: Harold E. Borlik, VP&TrInvO
ComTrF,TrOpers: Paul A. Monteith, VP&TO

PACESETTER BANK & TRUST-SOUTHWEST
1844 Colfax 49022
616/925-3259
(Branch of Niles)
Hd: David A. Hall, SrVP&TO
Nb: Michael A. Ayers, TNbO

Big Rapids

CENTRAL MICHIGAN BANK & TRUST
101 N. Michigan Ave. 49307
616/796-2661 Tr$2.5 Mil
Hd: Clifford H. Bookey, TO

FIRST NATIONAL BANK & TRUST
125 North Michigan Ave. 49307
616/796-9944 Tr$1.7 Mil
Hd: Karl W. Linebaugh

Birmingham

DETROIT BANK & TRUST
188 N. Woodward Avenue 48011
313/644-2733
(Branch of Detroit)
Hd: William A. Penner, Jr., VP
Nb: G.E. Pyle, VP

MANUFACTURERS NATIONAL BANK OF DETROIT
1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit)
Hd: Sinclair J. Harcus, VP&TO

Bloomfield Hills

NATIONAL BANK OF DETROIT
1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Frederick H. Gravelle, 2ndVP

Brownstown Township

PEOPLES BANK & TRUST CO.
25000 Telegraph Rd. 48134
313/782-1717
(Branch of Trenton)
Hd: Alfred F. Farkas, Jr., VP

Cadillac

CADILLAC STATE BANK
P.O. Box 100 49601
616/775-4611 Tr$18 Mil
Hd: James C.W. Petersen, VP&TO
R. Norkoli, TO

Calumet

THE MERCHANTS & MINERS BANK
200 Fifth Street 49913
(Services Provided by The First National Bank and Trust Company of Michigan, Kalamazoo)

Caro

PEOPLES STATE BANK OF CARO
171 N. State St. 48723
517/673-2188
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Cass City

THUMB NATIONAL BANK & TRUST CO.
6132 E. Cass City Rd. 48726
(Branch of Pigeon)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Cassopolis

MICHIGAN NATIONAL BANK
117 S. Broadway 49031
616/445-2466
(Branch of Grand Rapids)
Hd: Richard D. Bailey, II, AsstVP

Cheboygan

CHEBOYGAN BANK
316 N. Main St. 49721
616/627-9945
(Services Provided by The First National Bank & Trust Co. of Michigan, Kalamazoo)

DETROIT BANK & TRUST
(Operating in Office of Citizens National Bank)
P.O. Box 10 49721
616/627-7111
Hd: Lyle McKinley, Pres
PersTr: William M. Fury, VP
Nb: Thomas J. Webb, PersTO

Clare

CHEMICAL BANK CLARE
807 McEwan St. 48617
517/386-3411 Tr$1.7 Mil
Hd: Robert H. Beacom, Pres&TO

Coldwater

BRANCH COUNTY BANK
100 W. Chicago St. 49036
517/278-7311 Tr$10.2 Mil
Hd: Wayne Haupt, TO

SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-7511 Tr$18 Mil
(Branches in Union City & Tekonsha)
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
James R. Cole, TO
TrOpers,Nb: John H. Castle, AsstTO

Coldwater-Quincy

FIRST NATIONAL BANK OF SOUTH CENTRAL MICHIGAN
515 E. Chicago 49036
(Services provided by the First National Bank & Trust Co. of Michigan, Kalamazoo)

TRUSTWARE
means results in...
19 MICHIGAN 79
XX-0000
GREAT LAKE STATE
82
For more information contact:
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

you ought to know
a DETROIT BANK-er.

He's part of one
of the nation's largest
Trust Departments.

DETROIT
BANK
& TRUST

Dearborn

DEARBORN BANK & TRUST CO.
23400 Michigan Ave. 48124
313/274-1000 Tr$10 Mil
Hd: D.G. Burnett, ExecVP&TO
Hd: Lionel Hampton, VP&TO
TrOpers: Margaret A. Tuckey, AsstTO

MANUFACTURERS NATIONAL BANK OF DETROIT
16150 Michigan Ave. 48126
313/584-2810
(Branch of Detroit)
Hd: Gordon G. Wright, VP&SrTO

NATIONAL BANK OF DETROIT
(Operating in Office of National Bank of Dearborn)
18800 Hubbard Dr. 48126
313/593-1130
Hd: Brent T. Miller, TO

Deerfield

THE DEERFIELD STATE BANK
164 Raisin St. 49238
517/447-3108
(Services Provided by Ann Arbor Bank & Trust Co.)

Detroit

BANK OF THE COMMONWEALTH
719 Griswold St. 48226
313/496-6401 Tr$75 Mil
Hd: Leo D. Ottoni, VP&TO
PersTr: Neil A. Dayton, III, AsstVP
CorpTr: Patricia R. Robbie, TO
TrOpers: Constance Miller, Mgr
EmplBen: John H. Denler, Jr., AsstVP
Nb: Glen A. Opperthauser

CITY NATIONAL BANK OF DETROIT
City National Bank Bldg. 48226
313/965-1900 Tr$300 Mil
Hd: Bruce R. Colby, SrVP
PersTr: David M. Graul, VP&TO
EmplBen: James D. Martin, VP&TO
Nb: Kenneth W. Ostrowski, VP&TO

DETROIT BANK & TRUST
211 W. Fort St., P.O. Box 59 48231
313/222-3484 Tr/o$4.5 Bil
(Branches in Adrian, Alpena, Ann Arbor, Birmingham, Cheboygan, Fenton, Gaylord, Livonia, Roscommon, Southfield, Sterling Heights, Troy, Warren & Ypsilanti)
Hd,TrAdmin: Cleveland Thurber, Jr., SrVP
PersTr: Robert S. Colladay, 1stVP
PersTrSvcs: Andrew M. Savel, 1stVP
TrInv: Manown Kisor, Jr., SrVP
EmplBen: Terrence E. Keating, VP
TrOpers: James A. Mitchell, VP
CorpTr: Thomas V. Cliff, VP
TrPlng: John B. Whitledge, VP
Nb: John E. Park, 1stVP

MANUFACTURERS NATIONAL BANK OF DETROIT
100 Renaissance Center 48243
313/222-4000 Tr$9.7 Bil
(Branches in Bay City; Birmingham, Oakland Trust; Dearborn, Dearborn Trust; Grosse Pointe, Grosse Pointe Trust)
(Trust Service Offices: First State Bank of Charlevoix; Harbor Springs State Bank; Manufacturers Bank of Livonia; Peoples Bank of Port Huron; Manufacturers Bank of the Shores; Manufacturers Bank of Saline; Manufacturers Bank of Novi; Manufacturers Bank of Southfield; Grayling State Bank; Northwestern State Bank, East Jordan; Manufacturers Bank of Coopersville; Commercial State Savings Bank, Greenville; United Community Bank, Wayland)

Merrill Lynch Government Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

SEE PAGE 73 FOR DETAILS

Hd: Frank Couzens, Jr., ExecVP
PersTr: Richard W. Heiss, SrVP&SrTO
CorpTr: Robert R. Schoonbeck, 1stVP
CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Benedict J. Smith, IstVP
EmplBen: Robert R. Schoonbeck, 1stVP
TrOpers: Paul L. Saylor, VP&SrTO

MICHIGAN NATIONAL BANK OF DETROIT
1505 Woodward Ave. 48226
313/962-7144
(Branch of Troy)
Andrea L. Wulf, VP

NATIONAL BANK OF DETROIT
Woodward at Fort St. 48226
313/225-1000 Tr/o$10.4 Bil
(Branches in Ann Arbor, Birmingham, Dearborn, Grand Rapids, Grosse Pointe, Lansing, Saginaw & Investment Advisory Office in West Palm Beach, FL)
Hd: Jonathan T. Walton, ExecVP
PersTr: John F. Fralick, IstVP
CorpTr,EmplBen: Richard L. Kolzlowski, IstVP
TrInv: William C. Rands, III, 1stVP
TrOpers: Ronald A. Colasanti, VP
Nb,Pers: F. Parker Colby, VP
Nb,EmplBen: Paul E. Jensen, 2ndVP

Dundee

NATIONAL BANK OF DETROIT
(Operating in the Office of Monroe County Bank)
48131
(Branch of Ann Arbor)

East Lansing

EAST LANSING STATE BANK
P.O. Box 1100 48823
517/337-4140 Tr$35 Mil
Hd: Paul N. Hocking, VP&TO
CorpTr: Nancy A. Elwood, AsstTO
TrOpers: Edward A. Trautz, Jr.
PersTr: Michael DeFors, AsstTO

East Rockwood

PEOPLES BANK & TRUST CO.
33053 W. Jefferson St. 48173
313/379-3865
(Branch of Trenton)
Hd: Thomas Allison, Mgr

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5010 Tr$39 Mil
Hd,PersTr,TrInv,EmplBen,Nb: J.C. Bissell, VP&TO
CorpTr,ComTrF,TrOpers: J.L. Moffat, AsstVP&TO

STATE BANK OF ESCANABA
49829
(Services provided by the First National Bank & Trust Co. of Michigan, Kalamazoo)

Fenton

DETROIT BANK & TRUST
(Operating in Office of State Savings Bank of Fenton)
101 N. Leroy
P.O. Box 231 48430
313/629-2263
Hd: John M. Farr, Pres
PersTr: David E. Bryant, AsstVP
Nb: David C. Muzzall, AsstVP

Flat Rock

PEOPLES BANK & TRUST CO.
26350 E. Huron River Dr.
P.O. Box 247 48134
313/782-2427
(Branch of Trenton)
Hd: John W. Laub, VP

Flint

CITIZENS COMMERCIAL & SAVINGS BANK
One Citizens Banking Center 48502
313/766-7649 Tr$590 Mil
(Branch in Owosso)
Hd: James S. Hamm, VP&TO
PersTr,Prob: Edward J. Tozer, VP&TO
EmplBen,CorpTr: Joseph A. Lemelin, AsstVP&TO
TrInv: Randall E. Thornton, AsstVP&TO
Nb: James R. Heenan, AsstVP&TO
TrOpers: Randall L. Swift, TO

GENESEE MERCHANTS BANK & TRUST CO.
1 E. First St. 48502
313/766-8371 Tr$290 Mil
(Trust Service offices in Peoples State Bank of Caro and Community State Bank of Fowlerville)
Hd: Webb F. Martin, VP&SrTO
PersTr,Prob: James M. Merenda, VP&PersTO
TrInv,ComTrF: Carl A. Pohly, VP&SrTrInvO
EmplBen,CorpTr: Jack A. Rogers, VP&TO
TrOpers: Bernard G. Maxicotte, VP&TOpO
Nb: John P. Camilli, VP&PersTO
Gary J. Piggott, AsstVP&TrDevO

NBD's Trust Division, the largest in Michigan, is available to serve the needs of your corporate and personal clients.

NBD TRUST DIVISION
NATIONAL BANK OF DETROIT
P. O. Box 222A, Detroit, MI 48232 • (313) 225-2912

CITIZENS BANK
NUMBER ONE CITIZENS BANKING CENTER • FLINT, MICHIGAN 48502

Do your customers demand quality Trust *Data Processing?*

Are you adequately staffed and properly equipped to offer the specialized services your trust customers require?

Now you can link your department to one of the most sophisticated on-line, real-time recordkeeping and information management systems in the nation.

You can maintain personal contact with your trust customers, while we perform (behind the scenes) clerical and computer operations in your bank's name. For details, contact:

Randall L. Swift
Phillip Cook
Trust Operations
(313) 766-7809

Resourceful people helping you.

MICHIGAN (Cont'd)

Flint (Cont'd)

MICHIGAN NATIONAL BANK
503 S. Saginaw St. 48502
313/762-5529
(Branch of Grand Rapids)
Hd: John D. Logan, AsstVP
EmplBen: Jerry Williams, AsstVP
PersTr: Paul M. Gonyea

Fowlerville

COMMUNITY STATE BANK OF FOWLERVILLE
P.O. Box 375 48836
517/223-9111
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Frankenmuth

FRANKENMUTH BANK & TRUST
210 S. Main St. 48734
517/652-9944
Hd: Thomas A. Jaffke, TO
PersTr: John E. Kelly, TO
TrOpers: Frances Rodammer, TrAdm

Fremont

FREMONT BANK & TRUST CO.
P.O. Box 100 49412
616/924-3400
Hd: Andrew Klassen, TO

OLD STATE BANK
P.O. Box 70 49412
616/924-2200
Hd: Miss Josephine Luchies, ChmBd&TO

Gaylord

DETROIT BANK & TRUST
(Operating in Office of Gaylord State Bank)
123 W. Main St. 49735
517/732-1538
Hd: Harold A. Elgas, Pres
PersTr: William M. Fury, VP
Nb: Thomas B. Webb, PersTO

Gibraltar

PEOPLES BANK & TRUST CO.
13880 Middle Gibraltar Rd. 48173
313/671-2504
(Branch of Trenton)
Hd: Thomas Allison, Mgr

Grand Haven

PEOPLES BANK & TRUST CO.
300 Washington St. 49417
616/842-4800
Hd: Russell D. Meengs, VP&TO
EmplBen: David C. Tans, TO
TrOpers: Carol D. Blaey, AsstTO

PACESETTER BANK & TRUST-WEST
233 Washington St. 49417
616/842-3100 Tr$85 Mil
Hd,Nb: James M. MacLachlan, VP&TO
PersTr,EmplBen: Eugene O. Harbeck, Jr., VP&TO
ComTrF,TrInv: Harold C. Schmidt, TrInvO
TrOpers: Katrina Van Houten

Grand Rapids

FIRST NATIONAL BANK OF GRAND RAPIDS
99 Monroe Avenue N.W. 49503
(Services Provided by The First National Bank and Trust Company of Michigan, Kalamazoo)

MICHIGAN NATIONAL BANK
77 Monroe St. N.W. 49501
616/451-7670 Tr$750 Mil
(Branches in Battle Creek, Cassopolis, Flint, Kalamazoo, Lansing, Port Huron, Traverse City & Saginaw)
Hd: Thomas C. Robberson, SrVP
PersTr: R. Park Johnston, VP
CorpTr: Thomas De Fer, VP
EmplBen: Robert E. Whitelaw, VP
TrInv: Dirk A. Willms, SrVP
ComTrF,Fi: Roger Derksen, VP
TrOpers: Alfred C. Pfeiffer, VP
Nb: Robert R. Van Dongen, VP

NATIONAL BANK OF DETROIT
(Operating in office of Grand Valley National Bank)
6801 Cascade Road 49506
616/538-7490
Ronald T. Ostan, AsstVP

OLD KENT BANK & TRUST CO.
One Vandenberg Center 49502
616/774-5209 Tr$837 Mil
Hd: James B. Wynsma, SrVP
PersTr: Brian V. Howe, VP
CorpTr: Jack Schneider, CorpTO
TrInv,ComTrF: James M. LaFleur, VP
EmplBen: Phil Allen, VP
TrOpers: Larry DeBruyne, VP
Nb: Anthony Jarrett, VP

UNION BANK & TRUST CO., NatAssn
200 Ottawa Ave. N.W. 49502
616/451-7189 Tr$200 Mil
Hd,PersTr,Nb: Philip S. King, VP&SrTO
CorpTr,ComTrF,EmplBen: Peter G. Hoek, VP&TO
TrInv: William N. Stellin, VP&TO
TrOpers: Ernest Graf, TO
Nb: William E. Bean, VP

Greenville

COMMERCIAL STATE SAVINGS BANK
P.O. Box 227 48838
616/754-7111 Tr/u$1 Mil
Hd: George E. Ranney, Pres&TO

Grosse Ile

PEOPLES BANK & TRUST CO.
7799 Macomb 48138
313/671-2517
(Branch of Trenton)
Hd: Philip B. DeJaeger, Mgr

Grosse Pointe

NATIONAL BANK OF DETROIT
685 St. Clair 48230
313/886-4014
(Branch of Detroit)
Hd: John E. Caulkins, VP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
Hd: Brian V. Howe, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$25 Mil
Hd: Stephen J. Albers, TO

Harbor Springs

HARBOR SPRINGS STATE BANK
P.O. Box 38 49740
616/526-2114
(Services Provided by Manufacturers National Bank of Detroit, Detroit, MI)

Hartford

VAN BUREN STATE BANK
P.O. Box 335 49057
616/621-2405
(Services provided by the First National Bank & Trust Co. of Michigan, Kalamazoo)

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$5 Mil
Hd,PersTr: John Barnett, VP&TO
TrOpers,Nb,TrInv: David K. Ellis, AsstVP&TO

Holland

FIRST NATIONAL BANK & TRUST CO. OF HOLLAND
One W. 8th St. 49423
616/392-3125
(Services provided by the First National Bank & Trust Co. of Michigan, Kalamazoo)
Hd: Henry S. Maentz, VP&TO

Iron Mountain

COMMERCIAL NATIONAL BANK AND TRUST CO.
P.O. Box 550 49801
906/744-4141
Hd,PersTr,CorpTr,Nb: Louis G. Smith, TO
TrOpers: Shirley A. Larson, AsstTO

Ironwood

GOGEBIC NATIONAL BANK
200 S. Suffolk St. 49938
906/932-1550
(Services provided by The First National Bank & Trust Co. of Michigan, Kalamazoo)

Ishpeming

MINERS FIRST NATIONAL BANK & TRUST CO.
101 N. Main St. 49849
906/486-4407 Tr$3 Mil
Hd: Carol A. Brown, AsstTO

THE PENINSULA BANK
P.O. Box 448 49849
906/485-6333 Tr$1 Mil
Hd: James E. Lawson, VP&TO

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$2.2 Mil
Hd: Robert L. Brown, TO
W.D. Collison, TO

Jackson

CITY BANK & TRUST CO., NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$171 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: David TerMeer
TrInv,ComTrF: Howard Snell
TrOpers: Janet Clevenger

NATIONAL BANK OF JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$130 Mil
Hd: Daniel H. Calkins, SrVP
PersTr: T.A. Cusick, VP&TO
CorpTr,ComTrF,EmplBen: K.A. Walz, TO
TrInv: Keith F. Ambs, VP&TrInvO
Nb: Gerald F. Petersen, TO
TrOpers: Katherine Thompson, TO

Kalamazoo

AMERICAN NATIONAL BANK & TRUST CO.
151 E. Michigan Ave. 49007
616/383-6940 Tr$362 Mil
Hd: Floyd L. Parks, SrVP&TO
PersTr,Nb: Ronald L. Kilgore, VP&TO
Prob: Walter Reed, VP&ProbO
CorpTr,TrOpers: Robert W. Cunningham, TOpO
TrInv,ComTrF: David C. Blough, VP&TrInvO
EmplBen: Joseph Spoerl, AsstVP&TO

FIRST NATIONAL BANK & TRUST CO.
108 E. Michigan Ave. 49006
616/383-9154 Tr$700 Mil
(Trust Service offices in Battle Creek, Calumet, Cheboygan, Grand Rapids, Hartford, Holland, Coldwater-Quincy, Escanaba, Ironwood, Menominee, Sault Ste. Marie & Stambaugh)
Hd: John B. Rapp, SrVP
PersTr: Fritz Kirkpatrick, VP
TrInv,ComTrF: Sam Stone, VP
EmplBen: William Shauman, VP
TrOpers: Tom Schreuder, AsstVP
Nb: Bernard L. Riker, AsstVP

INDUSTRIAL STATE BANK & TRUST CO.
151 S. Rose St. 49007
616/383-6573
Hd,TrInv: John C. Wattles, SrVP&TO
PersTr,CorpTr: William L. Rockhold, VP&TO
Nb: Fredrick K. Doyle, AsstVP
ProbAdmin: Wayne G. Ramsey, TO
EmplBen: Bryan Walling, AsstTO
Nb: David Oakland, AsstVP
TrOpers: Stephen Popplewell, AsstTO

MICHIGAN NATIONAL BANK
107 W. Michigan 49005
616/382-6840
(Branch of Grand Rapids)
Hd: Richard D. Bailey II, AsstVP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
(Branch of Traverse City)
Hd: L. Richard Schneider, GrVP

★Lansing

AMERICAN BANK & TRUST CO.
101 S. Washington Square 48933
517/374-5291 Tr$150 Mil
Hd: Joseph A. Caruso, VP&SrTO
PersTr: William R. Sanford, VP
EmplBen: Jacob E. Cook, VP
Nb: Kenneth P. Lamphere, AsstVP
Prob: David R. Dean, VP

BANK OF LANSING
P.O. Box 1170 48904
517/372-9230
Hd,TrInv,Nb: David J. Zimmer, VP&TO
PersTr: Jeffrey L. Johnson, AsstVP&TO
EmplBen: Howard J. Anderson, TO
TrOpers: Patricia A. Lebsack, TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48904
517/377-3446
(Branch of Grand Rapids)
Hd: Daniel Cogan, VP
PersTr: Ronald L. Jacobs, TO
EmplBen: Ralph Faulhaber, AsstVP
Nb: John W. Findley, AsstVP

NATIONAL BANK OF DETROIT
(Operating in office of NBD Commerce Bank)
300 South Capital Ave. 48933
517/371-4691
Thomas L. Swets, TO

95.7% of the subscribers of
TRUSTS & ESTATES
in the accounting business
are CPA's.

Lapeer

THE FIRST NATIONAL BANK
220 W. Nepessing St. 48446
313/664-2946 Tr$4 Mil
Hd: Richard Deneau, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Laura Coulter, AsstTO
Rick Ballor, TO

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$10 Mil
Hd: Kenneth Ewing, VP&TO
Priscilla Beyer, AsstTO

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP
Admin: George G. Strietmann, AcctAdm

Livonia

DETROIT BANK & TRUST
(Operating in Office of Detroit Bank-Livonia)
33400 W. Six Mile Road 48152
313/525-5550
Hd: Daniel J. Kennedy
Nb: Irving Herman, AsstVP

Ludington

LUDINGTON BANK & TRUST CO.
One Financial Plaza 49431
616/845-5144 Tr$19 Mil
Hd: Ben Myler, TO
TrOpers: Frances Findling, TOpO

Manistee

MANISTEE BANK & TRUST CO.
375 River St. 49660
616/723-6565 Tr$23 Mil
Hd: Nathan B. Williams, SrVP&SrTO
TrOpers: L. Sanborg, TO
S. Polarski, TO

Marcellus

G.W. JONES EXCHANGE BANK
P.O. Box 246 49067
616/646-2151
Hd: Carroll B. Jones, VP

Marine City

MARINE BANK & TRUST
P.O. Box 188 48039
313/765-4021 Tr/u$1 Mil
Hd: Edwin J. Steinmetz, Pres&TO

Marquette

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-7900 Tr$90 Mil
Hd: Harold N. Herlich, Jr., VP&TO

UNION NATIONAL BANK & TRUST CO.
Front at Washington Sts. 49855
906/228-9500 Tr$20 Mil
Hd: Danny M. Dawidowski, TO
Sadie M. Hakkinen, TO&2ndVP

Menominee

THE COMMERCIAL BANK OF MENOMINEE
949 First St. 49858
906/863-2603
(Services provided by The First National Bank & Trust Co. of Michigan, Kalamazoo)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$12 Mil
Hd: Barbara J. Wood, TO

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/631-9200 Tr$149 Mil
Hd,PersTr,Nb: Eugene B. Skeebo, SrVP&SrTO
CorpTr,ComTrF,PersTr: John Ujevich, VP&TO
TrInv,EmplBen: William C. Lauderback, VP&TO

FIRST MIDLAND BANK & TRUST CO.
201 MacDonald St. 48640
517/631-9000 Tr$100 Mil
Hd,Nb: John M. Walsh, VP&SrTO
CorpTr: D. Reinke, TrAdm
TrInv,EmplBen,ComTrF: Dan N. Brown, VP&TO
TrOpers: Hans J. Schmidt, TO
PersTr: K. Campbell, TrAdm

Monroe

THE FIRST NATIONAL BANK OF MONROE
28 E. Front St. 48161
313/241-6262 Tr$15 Mil
Hd: V.N. Pagani, VP&TO
TrOpers: Mike McCormick, AsstTO

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$75 Mil
Hd: John F. Weaver, ExecVP&SrTO
William M. Aldrich, TO
Ronald V. Green, TO
Thomas J. Bruck, AsstTO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48858
517/772-9471 Tr$4.7
Hd: Harold O. Wallace, SrVP&TO
Paul C. Siers, AsstTO

Muskegon

HACKLEY BANK & TRUST, NatAssn
161 Muskegon Mall 49443
616/739-0123 Tr$100 Mil
Hd: Thomas E. Munroe, VP&SrTO
PersProb: Norma York-Bremer, AsstVP&TO
William R. Sininger, TrAdm
TrInv: John D. McDougle, VP&IO
TrOpers: Frank VerHoven
EmplBen: Raymond G. Hanslits, AsstVP&TO

LUMBERMAN'S BANK
One Lumberman's Square 49443
616/726-4426 Tr$80 Mil
Hd,Nb: Thomas R. VanTol, VP
Prob&PersTr: James J. Obermiller, VP&TO
CorpTr: Marilyn Ballantyne, TO
EmplBen,TrOpers,ComTrF: James G. McCall, VP&TO

MUSKEGON BANK & TRUST CO.
335 Muskegon Mall 49443
616/722-7683
(Member First American Bank Corp.)
Hd,Nb: John W. Nicholson, VP&TO
PersTr: Adeline R. Thompson, TO
Louisa M. Vargo, TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO
TrOpers: Robert H. Crouch, TOpO

Negaunee

FIRST NATIONAL BANK
P.O. Box 668 49866
906/475-4151 Tr$2.5 Mil
K. Denise Albrecht, TO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

MICHIGAN (Cont'd)

Niles

PACESETTER BANK & TRUST-SOUTHWEST
210 E. Main St. 49120
616/683-4000 Tr$100 Mil
(Branch in Benton Harbor)
Hd: David A. Hall, SrVP&SrTO
PersTr: Warren G. Ransom, VP&TO
CorpTr: Kevin M. Powers, AsstTO
TrInv: George E. Wehrle, VP&TrInvO
ComTrF: James H. Larko, VP&TrInvO
EmplBen: Douglas L. Stickney, AsstVP
TrOpers: David M. Sands, AsstVP
Nb: Michael A. Ayers, TNBO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

Owosso

PACESETTER BANK & TRUST
123 Washington 48867
517/723-8811 Tr$28 Mil
(Trust Service Office in Brighton State Bank)
Hd: Daniel K. Pierce, VP&TO
PersTr: James P. Weller, TO
TrOpers: Brenda Haybarker, TO

Petoskey

FIRST NATIONAL BANK & TRUST CO.
Mitchell & Howard Sts. 49770
616/347-7711 Tr$26 Mil
Hd,PersTr,CorpTr,Nb: Frederick A. Meier, VP&TO
TrOpers: Lou Ann Mulvaney, AsstTO

STATE BANK & TRUST CO.
P.O. Box 567 49770
616/347-5050 Tr$17 Mil
Hd: Robert C. Prevette, AsstVP&TO

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$8.5 Mil
(Branch in Cass City)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1827
(Branch of Grand Rapids)
Hd: David VanCamp, AsstVP
PersTr: Douglas Nelson

Quincy

FIRST NATIONAL BANK OF SOUTH CENTRAL MICHIGAN
P.O. Box 8 49082
517/639-3745
Hd: Frank Parkinson, ExecVP&TO

Riverview

PEOPLES BANK & TRUST CO.
17825 Fort St. 48192
313/282-6841
(Branch of Trenton)
Hd: Vince McShane, VP

Rockwood

PEOPLES BANK & TRUST CO.
22475 Huron River Dr. 48173
313/379-9606
(Branch of Trenton)
Hd: Kevin Theisen, Mgr

Roscommon

DETROIT BANK & TRUST
(Operating in Office of The Roscommon State Bank)
P.O. Box 38 48653
517/275-5158
Hd: B.E. Jenner, Pres
PersTr: William M. Fury, VP
Nb: Thomas J. Webb, PersTO

Royal Oak

WAYNE OAKLAND BANK
P.O. Box 1158 48072
313/288-6040 Tr$150 Mil
Hd,PersTr,Nb: John S. Slavens, VP&TO
CorpTr: Nellie B. Morgan, AsstTO
TrInv,ComTrF: Joseph R. Bardoni, AsstVP
EmplBen: Charles T. Lemke, AsstTO
Nb: Ann Alford
TrOpers: Patricia Potter

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/776-6290
(Branch of Grand Rapids)
Hd: Barry D. Babbitt, VP
PersTr: Sherry Desrosiers, TO
EmplBen: Jerry Williams, AsstVP

NATIONAL BANK OF DETROIT
(Operating in office of First State Bank of Saginaw)
1156 North Niagara Ave. 48605
517/771-2400
Richard J. Stringer, TO

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/792-7440 Tr$195 Mil
Hds: Thomas Deibel, VP&SrTO
Kim Gardey, VP&SrTO
Nb: Robert Whiting, TO
TrInv: Edward Majask, VP
TrOpers: Jere Bendes, Mgr
LegalDiv: William Berton, AsstTO
Tax: Elmer Hecht
PersTr: Donald List, TO
ComTrF: David Kessel
EmplBen: James Neumeyer

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2246 Tr$50 Mil
Hd,ComTrF,Nb: Charles W. Staiger, VP&TO
PersTr,TrOpers: Margaret Pavey, 2ndVp&TrAdm
PersTr: Mary Richert, TrTxO
Evelyn Gillies
TrInv: Franklin H. Moore, TrInvAdv
EmplBen: Florence Stegherr

St. Johns

CLINTON NATIONAL BANK & TRUST CO.
200 N. Clinton Ave. 48879
517/224-2351 Tr$37.4 Mil
Hd: Rollin A. Huard, Jr., VP&TO

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

Sault Ste. Marie

THE FIRST NATIONAL BANK OF SAULT STE. MARIE
320 Ashmun St. 49783
906/635-5201
(Services provided by The First National Bank & Trust Co. of Michigan, Kalamazoo)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-8751
Hd: Nancy A. Sorensen, TO

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$23 Mil
Hd: John M. Thomas, VP&TO
Gilbert C. Jillson, VP
TrOpers: Leslie K. Yeager

South Lyon

STATE SAVINGS BANK
200 West Lake St. 48178
313/437-8151
(Services Provided by Ann Arbor Bank & Trust Co.)

South Rockwood

PEOPLES BANK & TRUST CO.
12754 Dixie Hwy. 48179
(Branch of Trenton)
Hd: Kevin Theisen, Mgr

Southfield

DETROIT BANK & TRUST
(Operating in Office of Detroit Bank-Southfield)
27777 Franklin Road 48034
313/355-1424
Hd: Scott F. Winn, Pres
Nb: John Slocum, AsstVP

MICHIGAN NATIONAL BANK OF DETROIT
24725 Southfield 48037
313/552-8020
(Branch of Troy)
Peter W. Ronan, VP

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$95 Mil
Hd,Nb: William C. Hamming, VP&TO
PersTr: David W. LeBar, AsstVP&TO
CorpTr,EmplBen: Claude Wininger, TO
TrInv: Ronald Mitchell, TrInvO
TrOpers: Colleen McDonald, AsstTO

Stambaugh

THE COMMERCIAL BANK OF STAMBAUGH
402 Washington St. 49964
906/264-5191
(Services Provided by The First National Bank & Trust Co. of Michigan, Kalamazoo)

Sterling Heights

DETROIT BANK & TRUST
(Operating in office of Detroit Bank-Sterling,NatAssn)
36910 Van Dyke 48077
313/264-7530
Hd: Anthony J. Pecoraro, Pres
PersTr: David D. Keller, AsstVP
Nb: Allan P. Cary, AsstVP

Sturgis

THE CITIZENS STATE BANK
100 E. Chicago Rd. 49091
616/651-4711 Tr$25 Mil
Hd: E.C. Leer, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box C 49091
616/651-8551 Tr$11.5 Mil
Hd: William C. Boersma, VP&TO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$12 Mil
Hd: James L. Anderson, VP&TO
Lois A. Logan, TrAdmAsst

Three Rivers

FIRST NATIONAL BANK
88 N. Main St. 49093
616/273-1715 Tr$8.5 Mil
Hd: G. Thomas France, AsstVP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front 49684
616/947-2111 Tr$38 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: L. Richard Schneider, GpVP
TrOpers: Roger L. Smith, AsstVP
Inv,Admin: George G. Strietmann, AcctAdm
Prob: Jacque L. Kovarik, ProbAdm

MICHIGAN NATIONAL BANK
10850 Traverse Hwy. 49684
616/941-0111
(Branch of Grand Rapids)
Hd: Scot J. MacDonald, AsstVP

NATIONAL BANK & TRUST CO.
P.O. Box 549 49684
616/947-1000 Tr$18 Mil
Hd,PersTr,Nb: Rodney A. Kurtz, VP&TO
TrInv: Charles B. Cary, VP&TO
EmplBen: Robert A. Kincade, TO

PACESETTER BANK & TRUST-GRAND TRAVERSE
102 W. Front St. 49684
616/947-1100 Tr$125 Mil
Hd: O. Fredrich Pertner, SrVP&TO

Trenton

PEOPLES BANK & TRUST CO.
2674 West Jefferson Ave. 48183
313/671-2624 Tr$46 Mil
(Branches in Brownstown Township, E. Rockwood, Flat Rock, Gibraltar, Grosse Ile, Riverview, Rockwood, S. Rockwood, Waltz & Woodhaven)
Hd,TrInv,Nb: Les R. Pinks, SrVP&TO
CorpTr,EmplBen: Thomas D. Gould, TO
PersTr,ComTrF: Margaret A. Lance, TO

TRENTON BANK AND TRUST COMPANY
2675 West Jefferson Ave. 48183
313/676-0300 Tr/u$2 Mil
Hd: Richard Kohl, VP&TO
C.L. Marcoux, Pres,CEO&TO
Norman J. Gawlik, ExecVP,CAO&TO

Troy

DETROIT BANK & TRUST
(Operating in Office of Detroit Bank-Troy)
4999 Crooks Road 48077
313/641-7111
Hd: Lawrence P. Tierney, Pres
Nb: Douglas H. Mueller, AsstVP

MICHIGAN NATIONAL BANK OF DETROIT
1000 West Maple 48099
313/362-2210
(Branches in Detroit and Southfield)
Hd: Robert C. Scott, SrVP
PersTr: M. Richard Olson, GpVP
CorpTr: Peter E. McLellan, VP
TrInv: Charles Coristine, VP
ComTrF: Susan J. Malzahn, TO
EmplBen: Vincent L. Gieske, GpVP
TrOpers: Andrea L. Wulf, VP
Nb: Peter W. Ronan, VP

Waltz

PEOPLES BANK & TRUST CO.
28106 Waltz Rd. 48164
(Branch of Trenton)
Hd: Peggy Kelley, Mgr

Warren

DETROIT BANK & TRUST
(Operating in Office of Detroit Bank-Warren, NatAssn)
30500 Van Dyke 48093
313/751-4000
Hd: Robert F. Chalifoux, Pres
PersTr: David D. Keller, AsstVP
Nb: Allan P. Cary, AsstVP

Wayne

WAYNE BANK
35215 Park at Biddle, P.O. Box 804 48184
313/721-4151
(Services Provided by Ann Arbor Bank & Trust)

Woodhaven

PEOPLES BANK & TRUST CO.
19555 West Rd. 48183
313/671-2508
(Branch of Trenton)
Hd: Sherman E. Amolsch, AsstVP

Ypsilanti

DETROIT BANK & TRUST
(Operating in Office of Ypsilanti Savings Bank, Ypsilanti)
301 West Michigan 48197
313/483-3542
Hd: Clarence J. Utley, Pres
Nb: David C. Muzzall, AsstVP
PersTr: David C. Wind, AsstVP

Zeeland

FIRST MICHIGAN BANK & TRUST CO.
P.O. Box 170 49464
616/772-3100 Tr$72 Mil
Hd,PersTr,EmplBen: Henry B. Visscher, VP&TO
CorpTr,TrOpers: Joe Dalman, AsstVP&TO
TrInv,ComTrF: James D. Dodge, TrInvO
Nb: Monte Fineout, VPBusDev

MINNESOTA

Austin

FIRST NATIONAL BANK
P.O. Box 537 55912
507/433-0202 Tr$3 Mil
Hd,PerTr,Nb: J.D. Hausman, VP&TO
TrOpers: Shirley M. Terry, AsstTO

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr$4.5 Mil
Hd,PersTr,CorpTr,Nb: P.D. Plunkett, VP
TrInv,ComTrF: G. Wright
EmplBen: A. Hurmence
TrInv,TrOpers: D. M. Plunkett

Crookston

CROOKSTON NATIONAL BANK
P.O. Box 619 56716
218/281-1976
Hd: Robert R. Sobohik, ExecVP&TO

Duluth

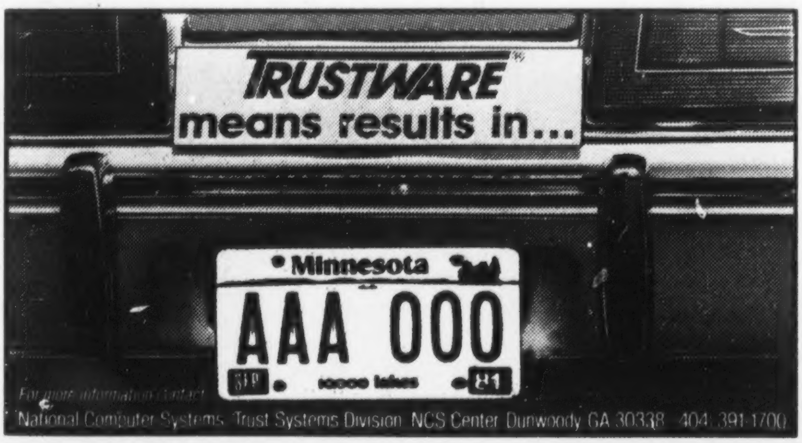
FIRST NATIONAL BANK
230 W. Superior St. 55801
218/723-2765 Tr$237 Mil
Hd: Robert M. Fischer, SrVP
PersTr: Bruce P. Wagner, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: Donald A. Carlson, VP
EmplBen: Sherry Koyiol, TO
TrOpers: Reginald Kent, OpersO
Nb: Dennis N. Whitmer, TO

FIRST BANK,NatAssn-DULUTH
306 W. Superior St. 55801
218/723-2891 Tr$325 Mil
Hd: J.E. Anderson, VP
Prob: D.W. Nygaard, VP
TrInv: T.W. Brechlin, VP
CorpTr: W. Spang
EmplBen: T.F. Beaupre, AsstVP
TrOpers: B.J. Edstrom, TOpO
Nb: H.E. Jackson, TO

NORTHWESTERN BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$28 Mil
Hd: Robert R. Skinner, VP&TO
TrOpers: Terry R. Jacobson, AsstTO

Fairmont

THE MARTIN COUNTY NATIONAL BANK OF FAIRMONT
P.O. Box 848 56031



For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404/391-1700

MINNESOTA (Cont'd)

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.3 Mil
Hd: L.N. Conzemius, SrVP&TO

Hoyt Lakes

FIRST NORTHWESTERN NATIONAL BANK
P.O. Box 475 55750
218/225-2107 Tr$10 Mil
Hd: Arlen G. Swanson, TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233 Tr$6 Mil
Hd: D.H. Jensen, SrVP&TO&Csh
Irvin Burich, Pres&TO
T.F. O'Connell, SrVP&AsstTO

Marshall

WESTERN BANK & TRUST CO. OF MARSHALL
P.O. Box 131 56258
507/537-0266 Tr$45 Mil
Hd,Nb,EmplBen: Mark Stenson, VP&TO
Inv: Barbara Atha, TO
Prob,RE: Dave Miller, TO
Opers: Julie Coudron

Minneapolis

FIDELITY BANK & TRUST CO.
P.O. Box 1227 55440
612/789-2471
Hd,PersTr,CorpTr,EmplBen,Nb:
John R. Fox, VP&SrTO
TrInv,ComTrF: Frank Kerner, VP&TO
TrOpers: Carol Korblick, AsstSec&AsstTO
Acctg&Taxes: Clark Johnson, TrAcctgO

THE FIRST NATIONAL BANK OF MINNEAPOLIS
First Bank Place 55480
612/370-4430 Tr$3.7 Bil
Hd: Donald R. Koessel, ExecVP&ChmTrComm
PersTrServ: John T. Phillips, SrVP
CorpTr: John W. Scanlan, VP
EmplBen: Welles B. Eastman, VP
TrOpers: Thomas G. Sletta, VP
Nb: Thomas M. Libera, VP
CorpSvcs: Charles F. Glaman, SrVP
Est: James P. Hesketh, VP
PersTrInvMgmt: John T. Weingart, VP

THE MARQUETTE NATIONAL BANK
777 Marquette Ave. 55480
612/370-2182 Tr$360 Mil
Hd: E. Thomas Welch, SrVP
PersTr,EmplBen: Edward Kohler, VP&TO
CorpTr: Karen Omteudt, VP&TO
TrInv,ComTrF: Charles Silverson
TrOpers: Jim Petrich, AsstVP
Nb: Joan Carr

MIDLAND NATIONAL BANK
401 Second Ave. S. 55480
612/372-7070 Tr$275 Mil
Hd: J.R. Montgomery
PersTr: W.J. Wallman
L.H. Hansen
S. Truchinski
TrInv: K.J. Thorson
ComTrF: E.F. Kerner
EmplBen: C.E. Berg
TrOpers: M.G. Messerschmidt

NATIONAL CITY BANK OF MINNEAPOLIS
75 South 5th St. 55480
612/340-3000 Tr$270 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: J. J. Fanning, TO
CorpTr: William C. Jones
Connie Weinman
TrInv: Thomas S. Hull, TrInvO
EmplBen: Paul J. Brewer, TO
TrOpers: Dewayne A. Hoium, TO

NORTHWESTERN NATIONAL BANK
7th & Marquette Ave. 55479
612/372-8123 Tr$2.525 Bil
(Branch in New York)
Hd: P.A. Heegaard, SrVP
M.G. Pfunder, SrVP
Henry Doerr, SrVP
PersTr: C.R. Bailey, Jr., SrVP
CorpTr: D.H. Willard, VP
TrInv: R.N. Mersky, SrVP
ComTrF: E.W. Libby, VP
EmplBen: T.H. Andrews, SrVP
TrOpers: R.J. Schneebeli, SrVP
Plan: J.E. Murphy, SrVP
Nb: R.W. Colbert, VP
Prob: W.F. Weck, VP
Legal: M. Perlman, VP

Moorhead

AMERICAN BANK & TRUST
730 Center Ave. 56560
218/236-4108 Tr$13 Mil
Hd,PersTr,CorpTr,TrInv,Nb:
John R. Borland, VP&TO
EmplBen,TrOpers,TrAdmin:
Margaret Metcalf, TrAdm

Partnership Acquisition Service

OIL & GAS **NATURAL**
REAL ESTATE **RESOURCES**

With increasing frequency partnerships are appearing in trust and estates. From a Trust Department standpoint managing illiquid partnership investments are difficult, often consume much administration time, and create evaluation and distribution problems.

Aladdin International, Inc. provides partnership liquidity by purchasing existing partnership interests.

The company's clients include bank trust departments, accountants, attorneys and individual investors.

Specific questions relating to the disposition of partnership interests will be answered by the company by contacting:

Mr. Robert P. Wardin
ALADDIN INTERNATIONAL, INC.
Post Office Box 9967
Minneapolis, Minnesota
55440-4967
(612) 884-2205

Partnership Repurchase Division

Making things happen in the Upper Midwest

First Trust Saint Paul is the largest trust institution in the Ninth Federal Reserve District.

First Trust Saint Paul
Member First Bank System

First Trust Company of Saint Paul
First National Bank Building
Saint Paul, MN 55101
(612) 291-5167

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 363 56073
507/354-8215 Tr$50 Mil
Hd: Robert Merillat, VP&TO
TrOpers: Randall Hall

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$101 Mil
Hd: Robert N. Prentiss, VP&TO
TrOpers: J. Larry Simpson, MgrOpers
PersTr: Galen Schmick, TO
TrInv: Robert J. Mullen, IO
EmplBen: Jill Edelstein
Nb: Dale Luthy

Rochester

FIRST NATIONAL BANK OF ROCHESTER
P.O. Box 661 55901
507/282-9401 Tr$54 Mil
Hd: James D. Hausman, VP&MgtO
PersTr: F.S. Ruhl, VP&TO
PersTr&Est: V.T. Anderson, VP&TO
TrInv: Adelaide P. Reese, TrInvO
PersTr: Paul E. Broadbent, AsstVP&TO
TrOpers,ComTrF: Joseph E. Borland, TO
MARQUETTE BANK & TRUST CO. OF ROCHESTER
206 S. Broadway 55901
507/285-2690 Tr$20 Mil
Hd,TrInv,EmplBen,Nb: H.M. Stellner, Jr., SrVP&TO
Est,Gdnshp,PersTr,Taxes: E.J. Hand, VP&TO
Mrs. C.A. Bedney, TO
CorpTr,TrOpers: Mrs. R.C. Globe
ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55901
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN NATIONAL BANK OF ST. CLOUD
11th & St. Germain St. 56301
612/251-3300
612/255-7174 Tr$48 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Douglas A. Holzkamp, VP&TO
PersTr,EmplBen: Duane E. Cramer, AsstVP&TO
Prob,Gdnshp: Vernon R. Chase, TO
TrOpers: Naomi Erdmann, TrOpersSupv
TrInv: Michael K. Karl
ST. CLOUD NATIONAL BANK & TRUST CO.
224 E. St. Germain St. 56301
612/251-4400 Tr$35 Mil
Hd: Edward C. Wiesner
ComTrF,TrOpers: John Busch
Nb: Norman Seehusen
ZAPP NATIONAL BANK OF ST. CLOUD
717 St. Germain St. 56301
612/251-7110 Tr$18 Mil
Hd: Stanley L. Gaffin, VP&TO
EmplBen: Arlene Pederson
TrOpers: Mark Christianson

★St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$200 Mil
Hd: C. Richard McCabe, VP&SrTO
PersTr: Walter Opal, AsstVP&TO
CorpTr: Sandra K. Johnson, AsstTO
TrInv,ComTrF: William F. Lind, VP&TrInvO
EmplBen: John C. Palmer, AsstVP&TO
TrOpers: Donald A. Ensrud, AsstTO
Nb: James W. Koch, TrMktgO
FIRST TRUST SAINT PAUL
1st National Bank Bldg. 55101
612/291-5100 Tr/a$4 Bil
Hd: J. Thomas Simonet, Pres & CEO
PersTr: John L. Jerry, ExecVP
CorpTr,ComTrF,TrOpers: Donald L. Doyon, ExecVP
TrInv,EmplBen: Richard P. Halverson, ExecVP
Nb,Mktg: Jon A. Theobald, ExecVP
Harry L. Holtz, Chm.
MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, AsstTO
CorpTr: Michael Pearlman, Adm
NORTHWESTERN NATIONAL BANK
55 E. 5th St. 55101
612/291-2119 Tr$260 Mil
Hd: Patrick J. Donovan, VP
PersTr: James G. Lethert, VP
CorpTr: Raymond Johns, VP
ComTrF,TrInv: John G. Adams, VP
EmplBen: John A. Maschoff, VP
TrOpers: Paul Mertensotto, AsstVP
Nb: Drake J. Lightner, AsstVP

Stillwater

THE FIRST NATIONAL BANK
213 E. Chestnut St. 55082
612/439-4411
Hd,TrInv: William D. Klapp, ChmBd
PersTr,CorpTr,EmplBen,TrOpers: John L. Jewell, TO

Wayzata

WAYZATA BANK & TRUST CO.
417 E. Lake St. 55391
612/473-8855 Tr$35 Mil
Hd: David Boies, VP&TO
EmplBen: Raymond Gardner

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/454-5160 Tr$[illegible] Mil
Hd,PersTr,CorpTr,Nb: Robert S. Weeks, VP&TO
TrInv,ComTrF: Rome Ritter, AsstVP
EmplBen,TrOpers: Ann Peterson, TO
WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$34 Mil
Hd: Kenneth Seebold, SrTO
Ruth M. Flanigan, TO
Leigh B. Bell, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$8 Mil
Hd: John Meacham, Jr., Pres
PersTr: Kerry Reeder
CorpTr,TrInv,EmplBen,TrOpers,Nb: John Meacham, Jr.

Bay Springs

BAY SPRINGS BANK
P.O. Drawer 468 39422
601/764-2115
Hd: Thyra M. Sims, VP

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$2 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: Paul Townsend, Jr., Pres
EmplBen,TrOpers,Nb: Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-5514 Tr$3 Mil
Hd: Glenn L. Swetman, Pres
Mrs. Florence H. Bellais, TO

Brandon

RANKIN COUNTY BANK
106 Government St. 39042
601/825-3111
Hd: Edwin Sallis, Pres

Brookhaven

BROOKHAVEN BANK & TRUST CO.
P.O. Drawer 539 39601
601/833-4771
Hd: Lewis J. Weeks, Jr.
STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones

TRUSTWARE
means results in...
MISSISSIPPI
SAM 000
the Hospitality State
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

MISSISSIPPI (Cont'd)

Canton

CANTON EXCHANGE BANK
P.O. Box 293 39046
601/859-7410 Tr$3.2 Mil
Hd: Flora J. Rimmer, ExecVP&TO
TrOpers: Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: H. Frank Rhea, VP,Csh&TO

Clarksdale

COAHOMA BANK
P.O. Box 100 38614
601/627-7842
(Branch of Grenada Bank, Grenada)
Hd: Robert Henderson, VP&TO

UNITED SOUTHERN BANK
211 E. Second St.
P.O. Box 1059 38614
601/627-3281 Tr$25 Mil
PersTr,CorpTr,TrOpers: Annette D. Brand, VP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb: James L. Townsend, Jr., VP&TO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$2.5 Mil
Hd: Sally C. Colbert, TO
EmplBen: Pat Broome, AsstTO

Columbus

FIRST-COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$7.5 Mil
Hd: D. Richard George, VP&SrTO

MERCHANTS & FARMERS BANK
P.O. Box 431 39701
601/328-1015
Hd: David D. Patty, SrVP&TO

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39701
601/327-3700 Tr$15 Mil
Hd,PersTr: Rex D. Poole, SrVP&TO
EmplBen,Admin,Mktg: Lee F. Kenney, AsstTO

Corinth

SECURITY BANK
P.O. Box 1439 38834
601/287-3121 Tr$5 Mil
Hd: Jon H. Hill, VP&TO

Crystal Springs

THE MISSISSIPPI BANK
P.O. Box 610 39059
601/892-1861
(Branch of Jackson)
Hd: Mrs. Nan McCluney, SrVP&TO

Greenville

COMMERCIAL NATIONAL BANK
P.O. Box 777 38701
601/378-2666 Tr$12 Mil
(Branch of First National Bank, Jackson)
Hd,TrInv: Conwell S. Sykes, Chm&TO
PersTr,CorpTr,EmplBen,Nb: John E. Ashcraft, Jr., TO

DEPOSIT GUARANTY NATIONAL BANK, GREENVILLE BRANCH
P.O. Box 818 38701
601/378-2266
(Branch of Jackson)
Hd: Burton B. Hosch, Jr., VP&TO
Frank Davis, AsstTO

FIRST NATIONAL BANK OF GREENVILLE
P.O. Box 959 38701
601/378-3907 Tr$17 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Paul R. Horne, Jr., VP&TO
PersTr,CorpTr,EmplBen: William F. Gillis, TO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4121

THE BANK OF GREENWOOD
P.O. Box 945 38930
601/455-1531
(Branch of First National Bank, Jackson)
Hd: Cecil R. Burnham, Pres
Ralph Petty, SrVP&TO
TrOpers: Mrs. Josephine P. Ragland, TO
Mrs. Rita A. Daves, AsstTO

DEPOSIT GUARANTY NATIONAL BANK, GREENWOOD BRANCH
P.O. Box 548 38930
601/453-5371
(Branch of Jackson)
Hd: B.F. Jarman, Pres

FIRST GREENWOOD BANK
P.O. Box 1537 38930
601/453-2122
Hd: Doyle Moorhead, TO

Grenada

GRENADA BANK
P.O. Box 947 38901
601/266-3141 Tr$18.1 Mil
(Branch in Clarksdale)
Hd,: D.B. Moorhead, SrVP&TO

Gulfport

GULF NATIONAL BANK
P.O. Drawer 1330 39501
601/864-2252 Tr$4 Mil
Hd: C.C. Sneed, TO
Cathy Wood, AsstTO

HANCOCK BANK
P.O. Box 4019 39501
601/896-2533 Tr$70 Mil
TrOpers,ComTrF,EmplBen: Charles Eastland, VP&TO
PersTr: Mrs. Margie Johnson, VP&TO
TrInv: Thomas Shellnut, VP
CorpTr: Mrs. Nancy Morse, AsstVP&TO
Prob: Daniel Edwards, AsstVP&TO
TrInv: George D. Bensabat, TrInvO

Hattiesburg

CITIZENS BANK OF HATTIESBURG
P.O. Box 1071 39401
601/544-8100 Tr$4.3 Mil
(Branch of First National Bank of Jackson)
Hd: Marcus L. Irvin, TO

FIRST MISSISSIPPI NATIONAL BANK
P.O. Drawer 1231 39401
601/545-5090 Tr$38 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb: Daniel L. Edwards, SrTO
PersTr,TrInv: Ann Carter
CorpTr,TrInv,ComTrF,EmplBen: B. John Baronich, Jr., AsstVP&TO
TrOpers: Barbara Kelly, AsstTO

Hazlehurst

BANK OF HAZLEHURST
P.O. Box 31 39083
601/894-2831
Hd: Mrs. June L. Thorne, VP&TO

MERCHANTS & PLANTERS BANK
P.O. Box 70 39083
601/894-4141
Hd: Rachel H. Barlow, AsstVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd,PersTr,TrInv: Edwards Rather, Pres
CorpTr,TrOpers,Nb: Mary Warren, VP

★Jackson

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8122 Tr$570 Mil
(Branches in Greenville, Greenwood, McComb & Natchez)
Hd: Lowell F. Stephens, ExecVP
AsstHd: William G. McDermott, SrVP&TO
PersTr: A.H. Ritter, Jr., VP&TO
CorpTr: C. David Cleland, AsstTO
TrInv: Ernestine McKay, SrVP&TrInvO
ComTrF: Gerald L. White, VP&TrInvO
EmplBen: John W. Covert, Jr., AsstTO
TrOpers: Richard R. Pratt, TO
Nb: J. Edmund Johnston, Jr., VP&TO

FIRST MISSISSIPPI NATIONAL BANK
455 E. Capitol St. 39205
601/544-4211, Ext. 260-63 Tr$35 Mil
(Branch of Hattiesburg)
Hd: Charles L. Guest, SrVP&SrTO
PersTr: Ronnie Cameron, TO
EmplBen: John Baronich, AsstTO
TrOpers: Barbara Kelly, AsstTO

FIRST NATIONAL BANK, JACKSON
248 E. Capitol St. 39201
601/354-5180
(Branches in Greenville, Greenwood & Hattiesburg)
Hd: E.E. Laird, SrVP&SrTO
PersTr: Robert E. Williford, VP&TO
CorpTr: A.P. Ford, VP&TO
TrInv: Chris Grillis, VP
TrOpers: Raymond L. Honeycutt, VP&TO
EmplBen: William H. Wardlaw, SrVP&TO
Nb: William L. Youngblood, VP&TO

THE MISSISSIPPI BANK
P.O. Box 979 39205
601/969-6175
(Branch in Crystal Springs)
Hd: William J. Harrell, III, SrVP&TO

Kosciusko

ATTALA BANK
P.O. Box 430 39090
601/289-3311 Tr/u$1 Mil
Hd: J.L. Clark, Pres&TO

A copy of
TRUSTS & ESTATES
is read on the average
by 3.2 persons.

Laurel

BANK OF LAUREL
West 10th St. & Highway 15 North 39440
601/649-7310 Tr/u$1 Mil
Hd: A. Jackson Huff, Jr.

COMMERCIAL NATIONAL BANK & TRUST CO.
P.O. Box 168 39440
601/649-9500 Tr$17.7 Mil
Hd: Charles H. Windham, Jr., VP&TO
EmplBen: Larry W. O'Neal, AsstTO

THE FIRST NATIONAL BANK
P.O. Box 2668 39440
601/426-2374 Tr$4 Mil
Hd,PersTr,CorpTr: James V. Dillard, ExecVP,Csh&TO
John W. Openshaw, SrVP&AsstTO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 692 39095
601/834-2311
Hd: W.D. Wilson, VChmBd&TO
Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK
Jeff Davis Ave. 39560
601/896-2621
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr/u$1 Mil
Hd: W.F. Stanton

McComb

DEPOSIT GUARANTY NATIONAL BANK, McCOMB BRANCH
P.O. Box 67 39648
601/684-1311
(Branch of Jackson)
Hd: Ray R. Price, Pres

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
Hd: S.D. Davis, Chm
EmplBen: S.D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$24 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

FIRST UNITED BANK OF MISSISSIPPI
P.O. Box 991 39301
601/693-2431 Tr$7 Mil
Hd: Warner H. Gaston, VP&TO
Mrs. Modena R. Dyess, AsstTO

MERCHANTS & FARMERS BANK
P.O. Box 5658 39301
601/693-1121 Tr$12.5 Mil
Hd: M.F. Kahlmus, Pres,TO&Chm
PersTr,TrInv,EmplBen: Stephen O. Moore, VP&TO
CorpTr,TrOpers: Anne W. Flynt, VP&TO

Natchez

DEPOSIT GUARANTY NATIONAL BANK, NATCHEZ BRANCH
P.O. Box 847 39120
601/442-6471
(Branch of Jackson)
Hd: Charles H. Petkovsek, SrVP

Oxford

THE FIRST NATIONAL BANK
1302 Jackson Ave. 38655
601/234-2821 Tr/u$1 Mil
Hd: John T. Black, Pres

Pascagoula

MERCHANTS & MARINE BANK
P.O. Box 729 39567
601/762-3311
Hd: Mrs. Ellen N. Cole, VP&TO

PASCAGOULA-MOSS POINT BANK
P.O. Box 1029 39567
601/762-4001
Hd: Miss Theresa M. Johnson, VP&Csh
Joseph E. Brown, VP&TO

Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: J.W. Griffith, VP&TO

Raymond

MERCHANTS & PLANTERS BANK
39154
601/857-8044
Hd: H.R. Kirby, Sr.

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$.8 Mil
Hd: Bobby P. Martin, Chm

Ruleville

PLANTERS BANK & TRUST CO.
P.O. Box 6 38771
601/756-4321
Hd: Robert R. Clark, TO
Darlene L. Williams, AsstTO

Sardis

BANK OF SARDIS
20 South Main St. 38666
601/487-1661 Tr$2.5 Mil
Hd: J.Q. West
Roy H. Sawyer, Jr.
TrOpers: Charles M. Gordon

PANOLA COUNTY BANK
38666
601/487-2525
Hd: Fred W. Klyce, Jr., Pres
Reid P. Darr, ExecVP&Csh

Starkville

SECURITY STATE BANK
P.O. Box 1127 39759
601/323-5155 Tr$3 Mil
Hd: Larry W. Jones, VP&TO

Tchula

MERCHANTS & PLANTERS BANK
Main St. 39169
601/235-5441, Ext 9 Tr/u$1 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: R.C. Thompson, Pres
EmplBen,TrOpers,Nb: Mrs. D.G. Griffin, VP

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/842-6661 Tr$35 Mil
Hd,TrInv,ComTrF: E.L. Joyner, III, 1stVP&SrTO
PersTr,CorpTr,TrOpers: Dorothy Kelly, VP&TO
EmplBen,Nb: Rosaland Moser, AsstTO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/842-5273 Tr$15 Mil
Hd: E. Robinson McGraw, SrVP&TO
PersTr: James S. Ellis, AsstVP&AsstTO
EmplBen: Don Carter, AsstTO

Union

PEOPLES BANK OF MISSISSIPPI,NatAssn
P.O. Box U 39365
601/774-9266 Tr/u$1 Mil
Hd: Kenneth R. Jones, Pres

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 871 39180
601/636-3752 Tr$15-20 Mil
Hd: Douglas E. Hassell, TO

Water Valley

BANK OF WATER VALLEY
1100 Central St. 38965
B.C. Taylor

West Point

FIRST NATIONAL BANK
P.O. Box 319 39773
601/494-1411 Tr/u$1 Mil
Hd: John R. Early, VP&TO
Mrs. Susanne M. Campbell, VP&AsstTO

Yazoo City

DELTA NATIONAL BANK
P.O. Box 750 39194
601/746-3221 Tr$3 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: Oscar T. Harvey, ExecVP&SrTO
TrOpers,Nb: Miller P. Holmes, Jr., VP&TO

MISSOURI

Aurora

CHARTERBANK AURORA
201 Madison 65605
417/678-5112
Hd: J.W. Fogle, Jr., Pres&TO
Mary Lois Kelley, AsstCsh&AsstTO

Ballwin

BOATMEN'S BANK OF WEST COUNTY
555 Manchester Rd. 63011
314/227-5800
Hd: William W. James, TO

Boonville

CHARTERBANK BOONVILLE,NatAssn
412 Main Street 65233
816/882-6642 Tr$.5 Mil
Hd: Curtis J. Sprick, VP&TO

Branson

PEOPLES BANK & TRUST CO.
P.O. Box 130 65616
417/334-4125 Tr$1 Mil
Hd: Karen K. Hall, TO

SECURITY BANK & TRUST CO.
P.O. Box 70 65616
417/334-2191 Tr$3 Mil
Hd: Barbara J. Watts, CPA,TO

Butler

CHARTERBANK BUTLER
P.O. Box 112 64730
816/679-4116 Tr/o$1 Mil
Hd: Don L. Hayward, SrVP

Cape Girardeau

FARMERS & MERCHANTS BANK
2001 Williams St. 63701
314/334-7111 Tr$7 Mil
Hd: Richard W. Allgood, TO

FIRST NATIONAL BANK
P.O. Box 70 63701
314/334-4811 Tr$3.5 Mil
Hd,Nb: Paul L. Ebaugh, Chm
PersTr,TrInv,TrOpers,Nb:
Mary Jo Westrich, TO

Carrollton

CARROLL COUNTY TRUST CO.
P.O. Box 187 64633
816/542-2050 Tr/o$2 Mil
Hd: Allen Eiserer, VP&TO

FIRST NATIONAL BANK
1 S. Main St. 64633
816/542-2243
Hd: F.A. Jones, VP&TO

Carthage

BANK OF CARTHAGE
231 S. Main St. 64836
417/358-9011 Tr$20 Mil
Hd: J.D. Hauser, TO

UNITED MISSOURI BANK OF CARTHAGE
300 Grant St. 64836
417/358-2135 Tr$9 Mil
Hd: John O. Phelps, TO
Mrs. Geneva Fasken, VP&AsstTO

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

Caruthersville

FIRST STATE BANK
P.O. Box 18 63830
314/333-1700 Tr/u$1 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
Robert T. Meeks, Jr., VP&TO
TrOpers: Robert E. Morgan, ExecVP&AsstTO
TrInv: Horace Dunagan Jr., Pres&AsstTO

THE NATIONAL BANK OF CARUTHERSVILLE
P.O. Box 110 63830
314/333-2240
Hd: L.D. Harper, Pres

Centralia

AMERICAN BANK,NatAssn
100 South Rollins St., P.O. Box 28 65240
314/682-2143
Hd: Robert E. Johnson
John H. Chance
Roy E. Hulen

Chillicothe

THE CITIZENS BANK & TRUST CO.
700 Jackson St. 6460.
816/646-5500 Tr$11 Mil
Hd,PersTr,CorpTr,TrInv,CompTrF,EmplBen,
TrOpers: Edgerton Welch, ChmBd,CEO&TO
ComTrF: William E. Welch, Pres&TO
Nb: Ed Douglas, SrVP&TO

Clayton

THE GUARANTY TRUST CO. OF MISSOURI
7733 Forsyth Blvd. 63105
314/725-9055 Tr$150 Mil
Hd,Nb: James A. Finch, III, Pres
PersTr: W.R. Diegenbroch, SrVP
TrInv: A.C. Parato, VPInv
EmplBen: V.L. Vinyard, TO
TrOpers: J. Burch, TOpO

METRO TRUST COMPANY
222 S. Central 63105
314/726-5522 Tr$86 Mil
Hd: Lee J. Placio, Jr., Pres
PersTr,CorpTr: Raymond J. Moulis, VP&TO
EmplBen: James R. Hicks, VP
TrInv: Stephen C. Johnson, VP&IO
ComTrF,TrOpers: Susan A. Mayer, VP&TOpO
Nb: William J. Onder, VP

ST. LOUIS COUNTY BANK
P.O. Box 11573 63105
314/726-2255 Tr$160 Mil
PersTr: William L. Hoernan, VP&TO
TrInv: Carl C. Enloe, VP&TO
ComTrF: Ronald H. Spicer, AsstVP&TO
EmplBen: Steven M. Brown, AsstVP
TrOpers: Robert E. Foppe, AsstVP&TO
Nb: Richard E. Drummond, VP&TO

Columbia

BOONE COUNTY NATIONAL BANK
P.O. Box 678 65205
314/874-8488 Tr$50 Mil
Hd: Edith D. Wright, VP&TO
PersTr: Judy M. Peet
TrInv: John A. Epple, Jr.
EmplBen: Kristen Johnson, TO
TrOpers: Barbara Kribbs, TOpO

FIRST BANK OF COMMERCE
800 Cherry St. 65201
314/443-1411 Tr$8.5 Mil
Hd: Richard M. Rathgeb, Pres&ExecTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Ben Galloway, AsstVP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$8 Mil
Hd: Larry R. Niedergerke, VChm&TO

Creve Coeur

FIRST MISSOURI BANK & TRUST CO.
P.O. Box 12570 63141
314/567-3600 Tr$11.5 Mil
Hd,PersTr,TrInv,ComTrF: John F. Theen, TO
CorpTr,EmplBen: Daniel L. Field, TO

Excelsior Springs

EXCELSIOR TRUST CO.
P.O. Box 100 64024
816/637-3133 Tr$2 Mil
Hd: Charles W. Risley, Sr., Pres&CEO
PersTr,CorpTr: Charles W. Risley, Jr., SrVP

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
Hd: L.W. Jacobs, Jr., Pres&TO

Fulton

THE CALLAWAY BANK
P.O. Box 42 65251
314/642-6060 Tr$2.5 Mil
Hd: John C. Harris, Chm&TO

Glasgow

TRI-COUNTY TRUST COMPANY
P.O. Box 217 65254
Hd: Virgil L. Renne, ExecVP

Grandview

THE GRANDVIEW BANK AND TRUST COMPANY
12500 Hi-Way 71 64030
Hd: Robert C. Barry
CorpTr,TrInv: Robert L. Kohley

Hannibal

FARMERS & MERCHANTS BANK
P.O. Box 938 63401
314/221-6424
Hd: Paul D. Schoonover, ExecVP,TO&Csh

HANNIBAL NATIONAL BANK
100 N. Main St. 63401
314/221-0050 Tr$3.5 Mil
Hd: E.M. Weaver, Pres&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Hermann

BAY-HERMANN BANK
315 Schiller 68041

Independence

THE CHRISMAN-SAWYER BANK
P.O. Box 200 64051
816/833-1600
Hd: C.W. Jones, Pres

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St. 63755
314/243-3557 Tr/u$1 Mil
Hd: Robert R. Grebing, Pres&TO

★Jefferson City

THE CENTRAL TRUST BANK
P.O. Box 779 65101
314/634-1225 Tr$30 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,TrOpers,EmplBen,
Nb: Karen L. Pletz, 1stVP&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb:
Lawrence A. Haake, 1stVP&TO
Clyde P. Angle, TO

EXCHANGE NATIONAL BANK
132 E. High St. 65101
314/636-2151
Hd: Charles G. Dudenhoeffer Jr., VP&TO
TrOpers: Robert J. Crede, AsstCsh&AsstTO

Jennings

CHARTERBANK OF JENNINGS
6605 W. Florissant Ave. 63136
314/389-5500 Tr$2 Mil
Hd: Randall L. Dunn, TO

Joplin

COMMERCE BANK OF JOPLIN
P.O. Box 970 64801
417/624-2414
Hd: John S. Leffen, TO

FIRST NATIONAL BANK & TRUST CO.
4th & Main Sts. 64801
417/624-1234 Tr$88 Mil
Hd,Nb: Duane D. Lowellin, ExecVP&TO
PersTr: Richard Spong, VP&TO
CorpTr: Lee W. Johnson, TO
TrInv,ComTrF: Kent G. Farley, TO
EmplBen: Claude E. Jordon, Jr., VP&TO
Prob: Birdie Garoutte, TO
TrOpers: Twila Dickerson, AsstTO

FIRST STATE BANK
P.O. Box 1373 64801
417/623-8860 Tr/u$1 Mil
Hd,PersTr,CorpTr: Paul Buerge, Pres&TO

UNITED MISSOURI BANK OF JOPLIN
P.O. Box 1365 64801
417/781-1300 Tr/u$1 Mil
Hd: Harry H. Sorg, III, CEO,Pres&TO
Judy Bryan, VP&TO

Kansas City

AMERICAN BANK & TRUST CO.
1 W. Armour Blvd. 64111
816/931-1700
Hd: Rodney R. Hill, Pres&TO

BLUE RIDGE BANK & TRUST CO.
100 Blue Ridge Tower 64133
816/358-5000 Tr$15 Mil
Hd: James A. Morris, VP&TO

BOATMEN'S BANK & TRUST CO. OF KANSAS CITY
1101 Baltimore Ave. 64105
816/221-8600 Tr$230 Mil
Hd,TrInv,Nb: David G. Barker
PersTr: Hal C. Reed
CorpTr,EmplBen: Leslie Thomson
ComTrF,TrOpers: Lawrence J. Cipolla
JoVena Anderson, CorpTo
Kevin Corbett, CorpTO

CITY BANK & TRUST CO. OF KANSAS CITY
P.O. Box 949 64141
816/474-5600 Tr$4.5 Mil
Hd: Donald Edinger, VP&TO

COLUMBIA UNION NATIONAL BANK & TRUST CO.
900 Walnut St. 64106
816/474-6211 Tr$237 Mil
Hd: Robert T. Hunter, SrVP
CorpTr: C.H. Hyer, TO
TrInv: Landis B. Elliott, VP
EmplBen: Michael F. Marlow, AsstVP
TrOpers: Dean Coffelt, AsstVP
Nb: Bruce D. Roberson, VP

COMMERCE BANK OF KANSAS CITY,NatAssn
P.O. Box 248 64141
816/234-2551 Tr$750 Mil
Hd: Richard E. McEachen, ExecVP
George T. Reichman, SrVP
William C. Tempel, SrVP
PersTr: Ronald E. Harlow, VP
TrInv: George H. Wood, VP
CorpTr,EmplBen: Joseph A. Burkar, II, VP
TrOpers: W. Kay Voorhees, VP
Nb: David G. Hendrix, VP
Prob: Wayne J. Zuck, VP

FIRST NATIONAL BANK OF KANSAS CITY
P.O. Box 38 64141
816/221-2800 Tr/o$1.5 Bil
Hd: Robert J. Wharton, ExecVP
Richard L. Moore, SrVP
PersTr: Leland R. Casady, SrVP
CorpTr,ComTrF,EmplBen: Michael J. Patton, VP
TrInv: William L. Atwood, ExecVP
TrOpers: Darrell E. Werner, SrVP
Prob: Ernest H. Sims, SrVP
RE: W. Dudley Alexander, SrVP

GOPPERT BANK & TRUST CO.
222 W. Gregory St. 64114
816/444-4444
Hd: Howard E. Bunton, SrExecVP

INVESTORS FIDUCIARY TRUST CO.
301 West 11th St. 64105
816/474-8786 Tr/o$300 Mil
Hd: Robert L. Breviglieri, SrVP
TrOpers: Patricia A. Staihr, VP&TO
Acctg: Melvin E. Nickle, Csh

KANSAS CITY BANK & TRUST CO.
P.O. Box 266 64141
816/842-1800 Tr$85 Mil
Hd,Nb: Allen Cinnamon, VP&SrTO
EmplBen,Est: K. Dale McCloud, TO
TrInv,ComTrF: Daniel Piedimonte, AsstVP&TrInvO
PersTr: Dana Blackman, AsstTO
CorpTr,TrOpers: John Curty, VP&TOpO

MARK TWAIN PLAZA BANK
4901 Main St. 64112
816/756-1300 Tr$4 Mil
Hd: Terry R. Post, TO
Susan M. Lopez, TO

MERCANTILE BANK & TRUST CO.
1101 Walnut St. 64106
816/842-2000 Tr$120 Mil
Hd,PersTr: N.J. Starkey, ExecVP
TrInv,ComTrF: Ronald D. Goldberg, TO
EmplBen: Thomas M. Kemp, VP
TrOpers: Anna L. Lawless, TO
Prob: Edgar Sylvester, TO
Nb: Donald B. Ketchum, TO

THE MERCHANTS BANK
9th & Main St. 64105
816/471-1700
Hd,PersTr: Donald L. Erie, SrVP&TO
TrInv,ComTrF,EmplBen: Charles K. Franks, SrVP&TO
TrOpers: Connie L. Reinert, AsstTO
Nb: David Eisenstein, VP&TO

PLAZA BANK AND TRUST CO.
118 W. 47th St. 64112
816/756-2500 Tr$70 Mil
Hd: James A, DeBerry, VP&SrTO
PersTr: Charles S. Joss, Jr., TO
TrInv: James L. Miller, ExecVP
TrOpers: Mary L. McClain, TOpO

TRADERS BANK OF KANSAS CITY
P.O. Box 693 64141
816/556-8099 Tr$250 Mil
Hd: Stephen W. Crider, ExecVP&ExecTO
CorpTr: Thomas D. Cochran, VP&CorpTO
TrInv: W. Patrick Sterner, VP&TO
Prob&Tax: Eileen S. Sullivan, TO
EmplBen: J.W. Rush, II, AsstVP&TO
TrOpers: Christine Breece, TOpO
Nb: Jeffrey L. Hoffman, VP&TO
Sally A. Briggs, AsstVP&TO

UNITED MISSOURI BANK OF KANSAS CITY, NatAssn
P.O. Box 226 64141
816/556-7000 Tr$1.4 Bil
Hd: Frank R. Terry, VChm
PersTr: Edward J. McShane, Jr.
CorpTr: William C. Boaz, SrVP
TrInv: Stuart L. Murdock, ExecVP
ComTrF,TrOpers: E. Frank Ware, SrVP
EmplBen: Paul L. Skahan, ExecVP
Nb: Mrs. Leone H. Park

WESTPORT BANK
331 Westport Rd. 64111
816/531-5000 Tr$8 Mil
Hd: Virginia A. Glick, TO

Kennett

BANK OF KENNETT
P.O. Box 311 63857
314/888-4571 Tr/o$1 Mil
Hd: Terry H. Berry, AsstVP&TO

KENNETT NATIONAL BANK
P.O. Box 589 63857
314/888-9051 Tr/u$1 Mil
Hd: Donald C. Jones, ExecVP

Ladue & St. Louis County

MARK TWAIN NATIONAL BANK
8820 Ladue Rd. 63124
314/727-1000 Tr/o$50 Mil
Hd,EmplBen: Robert W. Wolters, Pres
Nb,Mktg: Cort L. Bick, VP
TrInv: John V. Davis, VP
PersAdm: John R. Gardner, VP
TrOpers: Kathleen A. Quann, TO

Lee's Summit

CHARTERBANK LEE'S SUMMIT
301 S. Main 64063
816/525-0000 Tr$10 Mil
Hd,TrInv: Herbert G. Jett, Pres&TO
PersTr,Prob: Janet H. Mahl, TO

TRUSTWARE®
means results in...
JAN MISSOURI
0000
SHOW-ME STATE

For more information contact:
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

MISSOURI (Cont'd)

Lexington

CHARTERBANK LEXINGTON
P.O. Box 428 64067
816/259-4661
Hd: Don Savio, Pres

Marshall

FARMERS SAVINGS BANK
102 E. Arrow St. 65340
816/886-9656 Tr$3 Mil
Hd: William G. Buckner, VP&TO
Sheryl E. Lowless, AsstTO
Lloyd E. Shepard, AsstTO
WOOD & HUSTON BANK
27 E. North St. 65340
816/886-5575 Tr$4 Mil
Hd: John P. Huston, Pres&TO

Moberly

CITY BANK & TRUST CO.
P.O. Box 160 65270
816/263-1234 Tr$4 Mil
Hd,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Ben L. Mohney, TO
PersTr,TrOpers,Nb: Marsha Fifer, AsstTO

Neosho

BANK OF NEOSHO
P.O. Box 400 64850
417/451-1040 Tr$5 Mil
Hd,PersTr,CorpTr: Rudolph Farber, Pres&TO
C.E. Ruyle, Atty
FIRST NATIONAL BANK
201 E. Main St. 64850
417/451-2211 Tr$3.5 Mil
Hd: R. Scott Grigsby, VP&TO
Eldon L. Morgan, VP&AsstTO
Bill B. Lee, Chm&Pres

Nevada

CITIZENS STATE BANK
P.O. Box 467 64772
417/667-3347 Tr/o$2 Mil
Hd: Robert A. Fairbanks, VP&TO
FIRST NATIONAL BANK
P.O. Box 388 64772
417/667-3057 Tr/u$1 Mil
Hd: David Swearingen, ExecVP&TO

Osceola

OSCEOLA BANK
P.O. Box 349 64776
417/646-8128
Hd: D.R. Landwehr, TO

Pierce City

FIRST NATIONAL BANK
100 N. Main St. 65723
417/476-2617
Hd: William G. Malan, VP&TO

Plattsburg

AMERICAN BANK OF PLATTSBURG
P.O. Box E 64477
816/539-2131 Tr$2 Mil
Hd: C. Edward Bradley, TO
Elston B. King, Pres

Poplar Bluff

BANK OF POPLAR BLUFF
P.O. Box 700 63901
314/785-4671 Tr$2.2 Mil
Hd: James C. Moser, Pres&TO
PersTr,CorpTr,EmplBen,Nb:
V.P. Barwick, VP&AsstTO

Richmond

EXCHANGE BANK OF RICHMOND
P.O. Box 160 64085
816/776-5444 Tr/u$1 Mil
Hd: W.E. Smith, VChm&Pres

Richmond Heights

CONTINENTAL BANK & TRUST CO.
7910 Clayton Rd. 63117
314/645-0081 Tr$17 Mil
Hd: R. William Smith, Pres&TO

Rock Port

CITIZENS BANK & TRUST
101 North Main Street 64482
Hd: Carl Kleppinger

St. Charles

FIRST NATIONAL BANK
P.O. Box 10 63301
314/724-4000 Tr$1 Mil
Hd: Glennon F. Debrecht, VP&TO

St. Joseph

AMERICAN NATIONAL BANK
5th & Francis Sts. 64502
816/233-2000
Hd: James R. Bocell, ExecVP&TrDir
PersTr: William P. Mytton, VP&TO
CorpTr: Thad Carver, VP&TO
TrInv: Sharon Evers, AsstVP
ComTrF: Dennis Farley, VP&TO
EmplBen: Ronald L. Goforth, VP&TO
TrOpers: Shane McDonald, AsstTO
Nb: Pat Spelser, VP&TO
FIRST NATIONAL BANK OF ST. JOSEPH
Felix & 4th Sts. 64501
816/279-2721
Hd,EmplBen: Lyman L. Frick, Jr., SrVP&SrTO
PersTr: William B. Ebert, VP&TO
TrOpers: Connie J. Smith, TO
TrInv: Robert S. Siemens, VP
Nb: Bartlett Ford, VP&TO
FIRST TRUST BANK
3727 Frederick Blvd. 64506
816/364-1121
Hd,EmplBen: Lyman L. Frick, Jr., SrVP&SrTO
PersTr: William B. Ebert, VP&TO
TrInv: Robert S. Siemens, VP&TrInvO
TrOpers: Connie J. Smith, TO
Nb: Bartlett Ford, VP&TO
UNITED MISSOURI BANK OF ST. JOSEPH
10th & Penn St. 64503
816/233-8284
Hd,Nb: David W. Lewis, Pres
PersTr,TrOpers: Wayne P. Willard, VP&TO

St. Louis

BOATMEN'S NATIONAL BANK
P.O. Box 7365 63166
314/425-7500 Tr$3.1 Bil
Hd: Hugh M.F. Lewis, ExecVP&SrTO
PersTr: Reuben M. Morris, III, SrVP
CorpTr: G. Roland Hyle, AsstTO
ComTrF: James F. Ittner, VP
TrInv: Russell W. Murphy, SrVP
EmplBen: James R. Clement, TO
TrOpers: Larry L. Janson, VP
Nb: William W. James, VP
BREMEN BANK & TRUST CO.
P.O. Box 5470 63147
314/231-6015 Tr$5 Mil
Hd: Elroy R. Drewes, Pres&TO
Sylvia M. Franklin, TO
JEFFERSON-GRAVOIS BANK OF ST. LOUIS
2604 S. Jefferson Ave. 63118
314/771-8833
Hd: Thomas F. Caspari, Pres&CEO
LINDELL TRUST CO.
P.O. Box 14917 63178
314/652-6600 Tr$8.7 Mil
Hd: R. Turner Peters, VP&TO
MANUFACTURERS BANK & TRUST CO.
P.O. Box 12215 63157
314/421-3200
Hd: J.R. Stahlschmidt, VP&Sec
MERCANTILE TRUST CO.,NatAssn
Main P.O. Drawer 387 63166
314/425-2600 Tr$3.2 Bil
Hd: Walter F. Gray, ExecVP
IndSvcs: J. David Huber, VP
PersTr: Thomas J. Doherty, AsstVP
Mktg: Donald K. Ford, VP
InstSvcs: Edmund J. Thimme, VP
EmplBen: James B. McGuire, VP
Mktg: Everett J. Kalkbrenner, AsstVP
TrInv: John H. Blixen, II, SrVP
CorpTr: Otto A. Johnson, VP
Charles T. Tooley, VP
TrOpers: Harry N. Schweppe, Jr., SrVP
NORTH ST. LOUIS TRUST CO.
4323 N. Grand Blvd. 63107
314/534-3000 Tr$3 Mil
Hd: Richard J. Gudinas, Pres&TO
Lenora H. Knickmeyer, AsstTO
PIONEER BANK AND TRUST COMPANY
2211 S. Big Bend Blvd. 63117
314/644-6600 Tr$4.5 Mil
Hd: R. Michael Webb, VP&TO
ST. LOUIS UNION TRUST CO.
510 Locust St. 63101
314/231-9300 Tr$4 Bil
Hd: John P. MacCarthy, CEO
Eugene F. Williams, Jr., Chm
PersTr: Garrett L. Keithly, VP
TrInv: H.O. Johnston, SrVP
CorpTr,TrOpers: Robert McK. Jones, VP&Sec
ComTrF: Robert J. Franklin, VP
EmplBen: George W. Tilden, Jr., VP
Nb: Richard J. Dodge, VP
SOUTH SIDE NATIONAL BANK IN ST. LOUIS
3606 Gravois Ave. 63116
314/776-7000 Tr$6 Mil
Hd: Cort L. Bick, TO
PersTr: Wayne E. Page
TrOpers: Steven L. Ray
TOWER GROVE BANK & TRUST CO.
3134 S. Grand Blvd. 63118
314/664-6222 Tr$195 Mil
Hd: Stanley D. Miller, SrVP&SrTO
PersTr: William J. Eichenser, VP&TO
CorpTr: Urban Vogler, AsstTO
ComTrF: Carol Beckermann, AsstTO
EmplBen: Ronald E. Fischer
TrOpers: James Woods, TOpO
Nb: Warren Troll, TO
Tax: Paul Mitchell, TO

St. Louis County

GUARANTY TRUST OF MISSOURI
7733 Forsyth 63105
314/725-9055 Tr$150 Mil
Hd,Nb: James A. Finch, III, Pres
PersTr: William R. Diepenbrock, SrVP
TrInv: A.C. Parato, VPInv
EmplBen: Vernon Vinyard, TO
TrOpers: J.M. Burch, TOpO
ST. JOHNS BANK & TRUST CO.
8924 St. Charles Rd. 63114
314/428-1000
Hd: Wallace J. Sheets, VP&TO

47.2% of the subscribers of
TRUSTS & ESTATES
select specific corporate
stocks and bonds.

ST. LOUIS COUNTY BANK
8000 Forsyth Blvd. 63105
314/726-2255 Tr$200 Mil
Hd: Linn H. Bealke, VP&SrTO
PersTr: William L. Hoeman, VP&TO
Jac E. Griswold, AsstVP&TO
CorpTr: Gerald L. Wedemeier, AsstVP&TO
TrInv: Carl C. Enloe, VP&TO
James R. Albach, AsstVP&TO
Mary Beth Fuse, TO
CTF: Ronald H. Spicer, AsstVP&TO
EmplBen: Ronald C. Morice, TO
Cheryl A. Osterhorn, TO
TrOpers: Mary P. Sherrill, TO
Nb: Richard E. Drummond, VP&TO
Michael C. Erb, AsstVP&TO
Karen Billings Benson, TO
Ivis Johnston, TO

Sedalia

SEDALIA MERCANTILE BANK & TRUST CO.
P.O. Box 1147 65301
816/827-3311
Hd: Kenneth E. Fox, Pres

Sikeston

BANK OF SIKESTON
104 E. Center St. 63801
314/471-1200 Tr$.6 Mil
Hd,TrInv,Nb: Edward C. Matthews, Jr., Pres&TO
PersTr,TrOpers,Nb: Mona L. McReynolds, AsstTO
EmplBen,Nb: Richard Adams, AsstTO

Springfield

BOATMEN'S UNION NATIONAL BANK
P.O. Box 1157 S. S. Sta. 65805
417/836-6200 Tr$130 Mil
Hd: Richard L. Brodbeck, VP&TO
PersTr,CorpTr: James R. Brock, TO
ComTrF,EmplBen: John K. Adair, TO
TrInv: William R. Hardie, VP
TrOpers: Reta Garnier, TO
Nb: William D. Raine, TO
CHARTERBANK SPRINGFIELD,NatAssn
710 W. Sunshine 65804
417/862-0741 Tr$1.35 Mil
Hd: M. Bates McGregor, TO
Betty Rushing, AsstTO
COMMERCE BANK OF SPRINGFIELD
1661 Boonville 65803
417/869-5411 Tr$60 Mil
Hd: William E. Nelson, VP&SrTO
PersTr: Sharon Thompson, TO
Prob: Douglas Nickell, AsstTO
EmplBen: A. Dwayne Broddle, TO
MERCANTILE BANK OF SPRINGFIELD
417 St. Louis 65805
417/862-6611 Tr/o$40 Mil
Hd,PersTr,CorpTr,Nb: Charles A. Fuller, Jr., SrVP&SrTO
TrInv,EmplBen: Keith M. Huff, TO
TrAdmin: Dianne Stapleton, AsstTO
TrOpers: Nancy Engel King, TOpO

Trenton

TRENTON TRUST CO.
816 Main St. 64683
816/359-2232 Tr$5 Mil
Hd,PersTr,CorpTr,TrInv:
George Constant, SrVP&TO
Phyllis Robinson, AsstTO
TrOpers: Lois Hann, AsstVP&TO

Warrensburg

CITIZENS BANK
615 N. Maguire 64093
816/747-7141
Hd: Garrett R. Crouch, II, VP&TO

Washington

FRANKLIN COUNTY MERCANTILE BANK
P.O. Box 337 63090
314/239-7741, Ext. 25 Tr$3.2 Mil
Hd: Judith A. Noelke, TO

Webster Groves

CHARTERBANK WEBSTER GROVES TRUST CO.
75 W. Lockwood Ave. 63119
314/961-2400 Tr$3 Mil
Hd: Warren Druschky, Pres&TO
TrInv: M. Leon Hall, CEO

Weston

BANK OF WESTON
800 Highway 45 64098
816/386-5252 Tr$1 Mil
Hd: Roger G. Wilson
TrOpers: Glenn D. Benner

MONTANA

Billings

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr$150 Mil
(Trust Division offices in Bozeman, Great Falls, Helena & Missoula)
Hd: Timothy J. Healey, Pres
PersTr: Brenda F. Miller, TO
CorpTr: Emil Baar, VP
TrInv,ComTrF: Royal C. Johnson, VP
EmplBen: Edward V. Eve, TO
TrOpers: P.T. Westbrook, VP
Nb: David L. Servies, VP
NORTHWESTERN UNION TRUST CO.
First Northwestern Bank Center
P.O. Box 30058 59117
406/248-7344
Hd: R.M. Nelson, CEO&Pres
H.E. Vralsted, VP
John H. Skogmo, AsstVP
Gerri Rowe, AsstTO
SECURITY BANK, NatAssn
29th & 3rd Ave. N. 59103
406/657-3600 Tr$55 Mil
Hd,TrInv,Nb: David L. Haft, VP&TO
PersTr,CorpTr,ComTrF: Lee Hafner, VP&TO
EmplBen: Mark Simonson, PersTO
TrOpers: Edith Nelson, TOpO
Nb: Paul Fischer, AsstVP&TO
Tax: Patricia A. Martin

Bozeman

FIRST NATIONAL BANK
104 East Main St. 59715
406/587-5451
Hd: E.W. Webster
FIRST SECURITY BANK OF BOZEMAN
P.O. Box 910 59715
406/587-0641 Tr$1.7 Mil
Hd: Philip R. Sandquist, Pres&AsstTO
PersTr,CorpTr: Ruth O'Connell, AsstCsh&TO
FIRST TRUST COMPANY OF MONTANA
(First Bank Systems, Inc.)
P.O. Box 730 59715
406/587-9222
(Branch of Billings)
Hd: E. William Webster, Sr., TO&Mgr
MONTANA BANK OF BOZEMAN, NatAssn
P.O. Box 370 59715
406/586-3381 Tr$4 Mil
Hd: A. Leroy Leavitt
TrOpers: Sandy Taylor, AsstTO

Glasgow

FIRST SECURITY BANK OF MONTANA, NatAssn
P.O. Box 69 59230
406/228-4371
Hd: C.H. Brocksmith, Chm&TO
Marilyn Maxness, TO

Great Falls

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
300 Central 59403
406/761-2650
(Branch of Billings)
Hd: Raymond B. Strand, VP&Mgr
L. Don Short, SrMktgO
FIRST INTERSTATE BANK OF GREAT FALLS
425 First Ave., N. 59403
406/761-1750 Tr$9 Mil
Hd: L.D. LeMaster, VP&TO
NORTHWESTERN UNION TRUST CO.
P.O. Box 5011 59403
Hd: Thomas H. Ellis, VP&Mgr
PersTr: Harry A. Hermanson, VP
Jeffrey M. Mahon, AsstTO
TRUST CORPORATION OF MONTANA
P.O. Box 2308 59403
406/727-2050 Tr$75 Mil
Hd: N. Patrick Butler, Pres&TO
PersTr: Donald L. Knutson, VP&TO
CorpTr,ComTrF,TrOpers: Jocnn Hopp, TO
TrInv: Dean Albert, VP

★Helena

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 1678 59601
406/443-6161
(Branch of Billings)
Hd: Marjorie Taylor, SrTO&Mgr
NORTHWESTERN UNION TRUST CO.
P.O. Box 597 59601
406/443-4700 Tr$271 Mil
(Branches in Billings, Great Falls & Helena)
Hd: Robert M. Nelson, Pres&CEO
CorpTr: Judy Knoshaug, AsstTO
TrInv,ComTrF: David L. Roberts, AsstVP&IO
TrOpers: R.F. Rigler, AsstVP&Cont

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY
700 Main St. 59301
406/232-3620
Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST NATIONAL MONTANA BANK OF MISSOULA
P.O. Drawer B 59801
Tr$30 Mil
Hd: Michael F. Pomeroy, VP&TO
TrOpers: Susan K. O'Neil, AsstTO
FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 7969 59801
406/728-0670
(Branch of Billings)
Hd: Fred Springsteen, SrTO&Mgr

Shelby

TOOLE COUNTY STATE BANK
P.O. Box M 59474
406/434-5528 Tr/u$1 Mil
Hd: John E. Parker, VP

Wibaux

FIRST NATIONAL BANK & TRUST
P.O. Box 205 59553
406/795-2424 Tr$1.5 Mil
Hd: Arley Helvik, ExecVP

NEBRASKA

Alliance

THE GUARDIAN STATE BANK & TRUST CO.
P.O. Drawer A 69301
308/762-4400   Tr/o$25 Mil
Hd,Nb: F.L. Balderson, SrTO
TrOpers: W.A. Seiler, TO
PersTr: J.R. O'Neal, II, AsstTO

Aurora

THE FARMERS STATE BANK & TRUST CO.
1234 L St. 68818
402/694-2111   Tr$1.5 Mil
Hd: Dan J. Armbruster, Pres&TO
FIRST NATIONAL BANK & TRUST COMPANY IN AURORA
P.O. Box 329 68818
402/694-3136   Tr$5 Mil
Hd: James W. McBride, Pres
Robert L. Todd, VP&TO

Beatrice

FIRST NATIONAL BANK & TRUST CO.
120 N. 6th St. 68310
402/223-4041   Tr$2 Mil
Hd: Harold R. Deitemeyer, Pres&TO
John B. Dando, ExecVP&TO
FIRST SECURITY BANK & TRUST CO.
2205 North Sixth St. 68310
402/228-4241   Tr$1 Mil
Hd: Larry E. Keslar, TO
Kenneth Reed, TO
Vida Kuhl, TO
J.L. Gillette, TO

Broken Bow

NEBRASKA STATE BANK & TRUST CO.
P.O. Box 688 68822
308/872-2466   Tr/o$1.9 Mil
Hd: Charles R. Giles, ExecVP&Csh

Columbus

COLUMBUS BANK & TRUST CO.
2501 13th St. 68601
402/564-1234
Hd: Robert C. Labenz, AsstVP&TO
Harold J. Luchtel, VP&AsstTO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-1481   Tr$21.1 Mil
Hd: Wayne E. Grachek, Sr., VP&SrTO
Patrick Brock, TO
Elizabeth Haskins, AsstTO

Cozad

COZAD STATE BANK & TRUST CO.
P.O. Box 2000 69130
308/784-2000   Tr$4 Mil
Hd: John C. Adams, TO
FIRST BANK & TRUST CO.
P.O. Drawer B 69130
308/784-2515   Tr/u$1 Mil
Hd: G.S. Wittenberger
TrOpers,Nb: J. Konen

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Elkhorn

BANK OF ELKHORN
701 Gateway Road 68022
402/289-2551   Tr$2.2 Mil
Hd,PersTr,TrInv,Nb: Eugene K. Reece, Chm&TO
EmplBen,TrOpers: D. Sonja Pohl, TO

Falls City

RICHARDSON COUNTY BANK & TRUST CO.
P.O. Box 248 68355
402/245-2486   Tr$2.1 Mil
Hd: John H. Morehead, Pres
TrOpers: K. Voegele, VP

Fremont

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1209 68025
402/727-1100   Tr$20 Mil
TrOpers: Charlene Bittner, TO
FREMONT NATIONAL BANK & TRUST
152 East 6th St. 68025
402/721-1050   Tr$12.5 Mil
Hd: Joseph E. Twidwell

Gering

GERING NATIONAL BANK & TRUST CO.
P.O. Box 100 69341
308/436-5061   Tr$10 Mil
Hd: Melvin Mathis, SrVP&SrTO
Leland Judy, TO

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.
900 Lake Ave. 69138
308/537-7181   Tr$7.9 Mil
Hd: Matthew H. Williams, CEO
PersTr,TrOpers: Clara Mae Gallagher, AsstVP&TO

Grand Island

COMMERCIAL NATIONAL BANK & TRUST CO.
P.O. Box 1267 68801
308/382-3100   Tr$20 Mil
Hd: Richard K. Rabe, VP&TO
FIRST NATIONAL BANK OF GRAND ISLAND
Third and Locust 68801
308/382-7222   Tr$83.6 Mil
Hd,PersTr,EmplBen,Nb: John B. Atkins, VP&SrTO
PersTr,CorpTr,Nb,ComTrF: Ronald L. Adams, VP&TO
Nb: Debra Schultz, TO
TrOpers: Donna M. Young, AdmAsst
Farm Mgmt: Bob Dwyer
Steve Manning
FIVE POINTS BANK
2015 North Broadwell Ave. 68801
308/384-5350   Tr$2.3 Mil
Hd: W.W. Marshall, Jr.
OVERLAND NATIONAL BANK
P.O. Box 1688 68801
308/382-4800   Tr$18.1 Mil
Hd: Galen E. Stehlik, VP&TO

Harrison

THE SIOUX NATIONAL BANK
69349
308/668-2436
Hd: Wayne Hoskinson

Hastings

FIRST NORTHWESTERN TRUST CO. OF NEBRASKA
3rd & Hastings 68901
402/463-3817   Tr$800 Mil
(Branch of Omaha)
Mgr: Willard T. Essex, VP

Hemingford

BANK OF HEMINGFORD
69348
402/487-3315

Humboldt

HOME STATE BANK & TRUST CO.
P.O. Box 127 68376
402/862-2311   Tr$1.7 Mil
Co-Admin: Melba J. Cook, VP&TO
Charlene E. Schuetz, VP&TO

Imperial

CHASE COUNTY BANK & TRUST
545 Broadway 69033
308/882-4286   Tr$1 Mil
Hd: John Adams, Pres&TO

Kearney

FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68847
308/234-1818   Tr/o$2 Mil
Hd: Harold Oldfather, ChmBd
Hugh Hansen, Pres
TrOpers: Elvera Rohrs
Leo C. Henricksen, SrVP
GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424   Tr/u$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
Mrs. Helen Easterbrook, TrAdmO
PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424   Tr$3 Mil
Hd: Wayne R. McKinney, TO&ChmBd
TrOpers: Helen Easterbrook

Lexington

LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691   Tr$4.5 Mil
Hd: Richard D. Rogers, VP
TrOpers: Margene Pierce, AsstTO

★Lincoln

CITY BANK & TRUST COMPANY OF LINCOLN
14th & M Streets
P.O. Box 81828 68501
402/477-4481
Hd: Lorraine F. Stratton, VP&TO
FIRST NATIONAL BANK & TRUST CO.
13th & M Sts. 68501
402/471-1346   Tr$364 Mil
Hd: Harold J. Dawson, Jr., VP&Mgr
PersTr: Robert Chancellor, VP&TO
EmplBen: Norman Wilson, VP&Mgr
TrInv: William S. Eastwood, VP&Mgr
TrOpers: Robert Kahm, VPOpers
Prob: Richard Emery, VP&TO
Farm: Charles Marquardt, VP&DirFm
Nb: Timothy Thietje, AsstVP&Mgr
CorpTr: Georgia Burnham, AsstVP&Mgr
NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/472-4321 $426 Mil
Hd: Vincent T. Goeres, SrVP&TO
PersTr: David E. Asche, VP&TO
CorpTr: John E. Wilson, VP&TO
TrInv,ComTrF: Ronald L. Griess, VP&TrInvO
EmplBen: Michael D. Donnelly, TO
TrOpers: Richard D. Filbert, TOpO
Nb: R. David Wilcox, VP&TrMktgO
FmMgt: Keith W. Carlson, VP

UNION BANK & TRUST CO.
3643 S. 48th St. 68506
402/488-0941 Tr$28 Mil
Hd: R.B. Frey, SrVP&TO
TrInv,ComTrF,EmplBen: Ken Backemeyer, VP&TO
TrOpers: Phyllis Beum

McCook

FIRST NATIONAL BANK
P.O. Box 411 69001
308/345-1575 Tr/u$1 Mil
Hd: Harold E. Larmon, Pres&TO

McCOOK NATIONAL BANK
P.O. Box 740 69001
308/345-4240 Tr$1 Mil
Hd: Peter M. Graff, Pres,TO&ChmBd
PersTr: Dan Funk
TrOpers: Dixie Lorentz

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$13.4 Mil
Hd: A.C. Hove, Jr., ChmBd&TO
Ray Van Norman, Pres&TO
Clara R. Benson, AsstTO
TrOpers: Marion Beck

Neligh

THE NATIONAL BANK OF NELIGH
P.O. Box A 68756
402/887-4143 Tr$1 Mil
Barbara C. Hughes, TO
John E. Glandt, Pres

Norfolk

THE DE LAY FIRST NATIONAL BANK
401 Norfolk Ave. 68701
402/371-1001 Tr$8.7 Mil
Hd: B.M. DeLay, Pres&TO
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

North Platte

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 10 69101
308/532-1000 Tr$15 Mil
Hd: Donald D. Kilgore, VP&TO

McDONALD STATE BANK
P.O. Box 220 69101
308/532-2300 Tr$1 Mil
Hd: J. W. McDermand, Pres

NORTH PLATTE TRUST CO.
P.O. Box 458 69101
308/532-3511 Tr/u$1 Mil
Hd: Ron Watson, Pres&TO

Ogallala

KEITH COUNTY BANK & TRUST CO.
315 North Spruce St. 69153
308/284-4074 Tr$5.5 Mil
Hd: Peter H. Hanson, TO

Omaha

AMERICAN NATIONAL BANK
90th & West Dodge Rd. 68114
402/393-7600 Tr/a$1 Mil
Hd: Dale L. Dietz, VP&TO

DOUGLAS COUNTY BANK & TRUST CO.
6015 Northwest Radial Hwy. 68104
402/551-4310 Tr$9.5 Mil
Hd: Richard D. Mullin, SrVP&TO
TrInv: Judd Wagner, VP&TO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0550 Tr$400 Mil
Hd: Robert E. Johnson, VP&TO
CorpTr: Marc M. Diehl, TO
Prob: Harold B. Kosowsky, TO
PersTr: J. Terry MacNamara, TO
TrInv: Frank V. Lawson, Jr., TO
ComTrF: Tom W. Allen, TO
EmplBen: Howard M. Dietz, TO
TrOpers: Herbert J. Young, TO

FIRST NORTHWESTERN TRUST CO. OF NEBRASKA
P.O. Box 3959 68103
402/536-2260 Tr$800 Mil
(Branch in Hastings)
Hd: H. David Neely, Pres
PersTr,Est: Paul D. Kadavy, ExecVP&Sec
CorpTr,EmplBen: J. Richard English, SrVP
TrInv: John R. Caswell, VP&SrTrInvO
TrOpers: Ben W. Stanislav, SrVP&Treas
Nb: Ronald G. Weber, VP

OMAHA NATIONAL BANK
1700 Farnam St. 68102
402/348-6350 Tr$1.1 Bil
Hd: Thomas N. Moore, ExecVP
PersTr: Donald W. Engdahl, VP
CorpTr: Jack B. Wheeler, VP
TrInv: Kenneth W. Kroeker, SrVP
ComTrF,EmplBen: Stanley A. Traub, VP
TrOpers: John B. Cermak, VP
Nb: Stephen R. Lundholm, 2ndVP

PACKERS NATIONAL BANK
4710 So. 23rd St. 68107
Tr$2.5 Mil
Hd: Don Dworak
Mary Gibbs, TO

Schuyler

THE SCHUYLER STATE BANK
68661
402/352-3234 Tr$1 Mil
Hd: Ronald J. Krejci, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Larry L. Bazata, SrVP&TO

Scottsbluff

SCOTTSBLUFF NATIONAL BANK & TRUST CO.
1620 Broadway 69361
308/632-2155 Tr$14.9 Mil
Hd: D.E. Hittner, TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr/u$1 Mil
Hd: Velda R. Roberts

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 111 68787
402/375-1130 Tr$6 Mil
Hd: David R. Ley, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb: Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, ExecVP&TO
TrOpers: Sandra L. Lyman, TOpO

York

FIRST TRUST CO. OF YORK
P.O. Box 484 68467
402/362-4402 Tr$34 Mil
Hd: Robert V. Jones, ExecVP

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$9.5 Mil
Hd: James G. Nixon, AsstVP&TO
TrOpers: Kathy Bartling, TOpO

NEVADA

Elko

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 471 89801
702/738-3126
(District Trust Office of Reno)
Hd: A.L. Copley, AsstVP&Mgr

Las Vegas

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 15188 89114
702/385-8249
(District Trust Office of Reno)
BrMgr: W. Williams, VP&TO
AsstMgr: John Maher, AsstVP
CorpTr: Hugh Ferree, SrTO
TrOpers: Maryanne Bittner
CourtTr: J.T. Baggs, AsstVP

NEVADA NATIONAL BANK
233 S. Fourth St. 89101
702/386-3612
(Branch of Reno)
Hd: Peter D. Burnes, VP
PersTr: Marlene Kirch, TO

NEVADA STATE BANK
P.O. Box 990 89101
702/383-4261 Tr$85 Mil
Hd: Jerry Mandel, SrVP&TO
PersTr: Sally Morrill, TO
TrInv: Albert H. Purdue, VP&TrInvO
EmplBen: E. Verona Thompson, TrAdm
TrOpers: Juneen Horch, TO

TRUSTWARE®
means results in...
NEBRASKA
00·00C
MAR
1776 BICENTENNIAL 1976
For more information contact
National Computer Systems Trust Systems Division, NCS Center, Dunwoody GA 30338 404 391-1700

NEVADA (Cont'd)

Las Vegas (Cont'd)

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 430 89101
702/731-2222
(Branch of Reno)
Hd: Mark Dreschler, AsstVP&TO

VALLEY BANK OF NEVADA
P.O. Box 15427 89114
702/386-1285 Tr$250 Mil
(Branch in Reno)
Hd: C.D. Brown, SrVP&SrTO
PersTr: D. Reed Sorenson, VP&TO
CorpTr: Robert VanMeter, AsstTO
TrInv: Monte L. Miller, VP&TrInvO
ComTrF: Terry Lee, AsstTO
ProbAccts: Vi M. Forst
EmplBen: Tom W. Doxey, VP&TO
TrOpers: Marilyn Brown, AsstTO

Reno

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 12640 89510
702/784-3258 Tr$1 Bil
(Branches in Elko & Las Vegas)
Hd: E.R. Vacchino, SrVP&HdTrAct
BrMgr: E. Giannotti, VP&TO
TrInv: R.M. Lee, VP
CorpTr,EmplBen: J.R. Beekman, TrAdm
TrOpers: K.W. Suess
Nb: Virginia McCormick

NEVADA NATIONAL BANK
P.O. Box 11500 89550
702/785-6678 Tr$1 Bil
(Branch in Las Vegas)
Hd,TrInv,ComTrF: John Chrissinger, SrVP
PersTr: Flo Bellacosa, TO
CorpTr,TrOpers: Fran Schartz, AsstVP
EmplBen: W.M. Ponton, VP

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 2351 89505
702/788-2325 Tr$21 Mil
(Branch in Las Vegas)
Hd: L. James McGee, VP&SrTO

SECURITY NATIONAL BANK OF NEVADA
P.O. Box 3339 89505
702/784-7290 Tr$300 Mil
Hd: T.A. Nigro, SrVP&TO
PersTr: Judith C. Toland, AsstVP&TO
CorpTr: Denise A. DeMarco, AsstVP&TO
TrInv,ComTrF: Tom Josephson, VP&TO
EmplBen: Arthur Londos, AsstTO
TrOpers: Vicki Poelstra, AsstTO
TrRE: Steven L. Bruckner, AsstVP&TO

VALLEY BANK OF NEVADA
201 S. Virginia St.
P.O. Box 10927 89510
702/789-7219 Tr$31 Mil
(Branch of Las Vegas)
Hd: Thomas Tucker, VP&TO
TrInv: Monte Miller, VP&TO
Keogh Plans,EmplBen: Harold Depaoli

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

NEW HAMPSHIRE

Claremont

CLAREMONT NATIONAL BANK
P.O. Box 250 03743
603/542-7755
Hd: Ralph V. Crosby, Pres&TO

INDIAN HEAD NATIONAL BANK
14 Sullivan St. 03743
603/543-3182 Tr$1.5 Mil
Hd: Romas J. Bissonnette, VP&TO

Concord

THE BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 477 03301
603/225-4530 Tr$160 Mil
(Branches in Manchester & Nashua)
Hd,PersTr: Frederic R. Pilch, SrVP&TO
CorpTr: David Bliss
TrInv: Theodore A. Libby, VP&TO
ComTrF: Brian Wallace
EmplBen: Margaret Wiebusch
TrOpers: Delma H. Reagan, VP&TO
Nb: Paul B. Leavitt, VP&TO

CONCORD NATIONAL BANK
P.O. Box 528 03301
603/225-4300 Tr$60 Mil
Hd: David L. Stark, VP&TO
TrOpers: Richard N. Edmunds, TO

Conway

CARROLL COUNTY TRUST CO.
P.O. Box 345 03818
603/447-5425
Hd,TrInv: Arthur F. Brown, Mgr,Pres&TO
TrOpers: Liberty Santa Maria

Dover

STRAFFORD NATIONAL BANK
353 Central Ave. 03820
603/742-2100 Tr$12 Mil
Hd: James O. Watt, TO
TrOpers: Anita M. Blum

Exeter

EXETER BANKING CO.
P.O. Box 100 03833
603/772-4771, Ext. 70 Tr$22 Mil
Hd: Rudolph C. Hede, VP&TO

INDIAN HEAD BANK OF EXETER
97 Water St. 03833
603/772-4701 Tr$1 Mil
Hd: Bradford F. Alden, Pres

Hanover

DARTMOUTH NATIONAL BANK
P.O. Box 991 03755
603/643-2500 Tr$100 Mil
Hd,PersTr,Nb: William B. Hamilton, Jr., VP&TO
Adm: Elaine J. Cook, TO
Cynthia J. Neily, TO
TrOpers: Frank Currier, TO
TrInv: H. Richard Wilking, SrVP

Keene

INDIAN HEAD NATIONAL BANK OF KEENE
20 Central Square 03431
603/352-4022 Tr$40 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Neil K. Ashton, VP&TO
TrOpers: Frances N. Potter, TO
Leslie J. Goodnow, TrAdm

Laconia

LACONIA PEOPLES NATIONAL BANK
P.O. Box 250 03246
603/524-1040 Tr$36 Mil
Hd: Deryck H. Knowles, VP&TO
TrOpers: Miss Arlene W. Carter, TO
TrInv: B. Randy Haas, TrInvO

Littleton

INDIAN HEAD BANK-NORTH
P.O. Box 160 03561
603/444-6521 Tr$5.5 Mil
Hd: Marlene S. Gallinelli, AsstTO

Manchester

AMOSKEAG NATIONAL BANK & TRUST CO.
P.O. Box 150 03105
603/624-3600 Tr/o$325 Mil
Hd: Carroll E. Winch, SrVP&SrTO
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Helen C. Berdechowski, TO
TrInv: David J. Towner, SrVP&SrIO
ComTrF: M. Jeanne Chandonnet, TO
EmplBen: Edgar C. Austen, VP&PenTO
Nb: Dohrman J. Sinclair, VP&TO

BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 600 03105
603/624-6615 Tr$160 Mil
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP&TO
PersTr,EmplBen,Nb: David K. Dresser, TO

MERCHANTS NATIONAL BANK
One Hampshire Plaza 03101
603/668-5000 Tr$100 Mil
Hd,Nb: James E. Conroy, SrVP
PersTr: Therese A. Benoit, AsstVP&TO
TrInv: David L. Carlson, VP&IO
TrOpers,CorpTr: Ronald J. Magin, TOpO
EmplBen: Roberta R. Freedman, AsstTO
ComTrF: Bette A. Ohlson, AsstIO

Meredith

MEREDITH BANK & TRUST
One Bay Point 03253
603/279-7907 Tr$2 Mil
Hd: R.G. Gilcreast, Pres

Nashua

BANK OF NEW HAMPSHIRE,NatAssn
191 Main St. 03060
603/880-5432 Tr$160 Mil
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP
PersTr,EmplBen,Nb: Robert E. Hussey, VP&TO

INDIAN HEAD NATIONAL BANK OF NASHUA
146 Main St. 03061
603/880-5000 Tr$133 Mil
Hd: Frederick H. Manning, Pres
PersTr: Beatrice M. Soucy, VP&TO
CorpTr,TrInv: John W. Stearns, VP&TO
ComTrF,TrInv: Arthur H. Dyer, VP&IO
EmplBen,Nb: Neil K. Ashton, TO
TrOpers: Gloria Comolli, TOpO

NASHUA TRUST CO.
194 Main St. 03060
603/882-2755 Tr$35 Mil
Hd,PersTr,Nb: William M. Prizer, III, VP&TO
CorpTr,TrInv,ComTrF,EmplBen,TrOpers: Harry G. Locke, TO

38.7% of the subscribers of
TRUSTS & ESTATES
read the magazine at the office.
13.6% read it at home.

Peterborough

THE FIRST NATIONAL BANK
P.O. Box 389 03458
603/924-7111 Tr$17.5 Mil
Hd: Leon P. Dusoe, VP&SrTO
Nb: Julien D. McKee, TrRep

Portsmouth

FIRST NATIONAL BANK OF PORTSMOUTH
325 State St. 03801
603/436-7700 Tr$18 Mil
Hd: Ralph M. Lincoln, TO

INDIAN HEAD BANK OF PORTSMOUTH
P.O. Box 780 03801
603/436-4110 Tr/u$1 Mil
Hd: Marshall A. Tebbetts, Pres
David R. Trayers, ExecVP,Treas&AsstTO

Rochester

ROCHESTER SAVINGS BANK & TRUST CO.
P.O. Box 1107 03867
603/332-4242 Tr$26 Mil
Hd,PersTr,TrInv,Nb: Robert J. Diefendorf, SrTO
ComTrF,TrInv: Niall MacDonagh, TO
TrOpers: Norma Goddard, TO

Wolfeboro

WOLFEBORO NATIONAL BANK
P.O. Box 569 03894
603/569-1221 Tr/u$1 Mil
Hd: Bradford W. Gile, Pres

NEW JERSEY

Annandale

HUNTERDON COUNTY TRUST COMPANY
P.O. Box 66 08801
Hd: Victor E. Refalvy, VP&SrTO

Atlantic City

GUARANTEE BANK
S. Carolina & Atlantic Aves.
P.O. Box 419 08404
609/441-7281 Tr$42 Mil
(Branch in Swedesboro)
Hd: John T. Reed, VP&TO
PersTr: Michael T. Bobal, SrTO
CorpTr: Ronald C. Lancaster, TO
Nb: Sherwin C. Radose, SrEstPlanO

Basking Ridge

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
59 South Finely Ave. 07920
201/766-1000 Tr$15 Mil
(Branch of Newark)
Hd: Dorothy J. Lane, TO

Bayonne

THE BROADWAY NATIONAL BANK
522 Broadway 07002
201/339-2700

Bergenfield

BERGEN STATE BANK
One Bergen State Plaza 07621
201/385-3700
Hd: John J. Molesphini, SrVP

Bernardsville

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
47 Mine Brook Road 07924
609/386-0091
(Branch of Newark)
Hd: Dorothy Lane, TO

Beverly

FIRST NATIONAL BANK & TRUST CO. OF BEVERLY
414 Cooper St. 08010
609/387-0057 Tr$2 Mil
Hd: Elmer V. Wood, SrTO

Bloomfield

BLOOMFIELD SAVINGS BANK
11 Broad St. 07003
201/743-5000 Tr$27 Mil
Hd,PersTr,TrInv,TrOpers,Nb:
Mrs. Eleanor G. Farner, AsstVP&TO
Mrs. Katherine E. Lipinski, AsstSec&AsstTO

Bloomsbury

HORIZON TRUST COMPANY,NatAssn
Rt. 173 & Main St. 08804
201/479-4191
(Trust Office of Morristown)
Hd: Jay Pickel, VP

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500 Tr$12 Mil
Hd: Harold J. Johnston, VP&TO
TrInv: Robert T. Haver, VP&IO

Bound Brook

FIRST NATIONAL STATE BANK OF WEST JERSEY
432 W. Union Ave. 08805
201/356-2323 Tr$14 Mil
(Branch of Newark)
Hd: Dorothy Lane, TO

Brick Town

HERITAGE BANK,NatAssn
Brick Plaza, Chambers Bridge Rd. 08723
201/892-8800
(Branch of Cherry Hill)
Hd: Richard A. Rutherford, TO

THE HOWARD SAVINGS BANK
133 Van Zile Road 08723
201/840-8686
Brick Town
(Regional Trust Office of Livingston)
Muriel Primm, FPO

Bridgeton

FARMERS & MERCHANTS NATIONAL BANK
63 S. Laurel St. 08302
609/451-2222 Tr$21 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
John D. Catalano, VP&TO
TrOpers: Anthony J. Buono, AsstTO

UNITED JERSEY BANK/CUMBERLAND
P.O. Box 100 08302
609/451-3400
Hd: George S. Waddington, ExecVP&TO
Thomas D. Lee, AsstTO

Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
(See Listing for Somerville)

UNITED NATIONAL BANK
Regional Trust Office
Route 22 & Grove Street 08807
Florence G. Thompson, AsstVP&TO

Burlington

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
Mount Holly & Sunset Rd. 08016
609/386-0091
(Branch of Newark)
Hd: Dorothy Lane, TO

Camden

THE BANK OF NEW JERSEY
Broadway at Market St. 08102
609/757-4150 Tr$650 Mil
(Branches in Vineland & Moorestown)
Hd: Vincent J. Gentile, DivVP
PersTr: Guy K. Dean, III, VP
CorpTr: Warren Fritz, TO
TrInv: Richard Jayne, VP
Ording Nilsen, VP
ComTrF,TrOpers: Benjamin J. Bertino, VP
EmplBen: William J. McCabe, VP
Nb: John W. Wiercinski, Jr., VP

Chatham

THE CHATHAM TRUST CO.
640 Shunpike Rd. 07928
201/635-5400 Tr$4 Mil
Hd: Lane Reichman, AsstVP&TO

TRUSTWARE®
means results in...
LIVE FREE OR DIE
82
AOCUO
NEW HAMPSHIRE
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

NEW JERSEY (Cont'd)

Cherry Hill

HERITAGE BANK,NatAssn
P.O. Box 5470 08034
609/662-2700 Tr$250 Mil
(Branches in Brick Town, Mount Holly, Ocean City & Pennsauken)
Hd: James E. McCaughey, SrVP
PersTr: Robert W. Jackson, VP&TO
CorpTr,EmplBen: Louis M. Keane, VP&TO
TrInv: Alfred N. DiMatties, VP&TO
ComTrF,Tax: Robert S. Kessler, VP&TO
TrOpers: A. James Breaux, VP&TO
Nb: Kenneth Silverstein, VP&TO

Dover

NATIONAL COMMUNITY BANK
18 W. Blackwell St. 07801
201/366-2000
(Branch of Maywood)
Michael V. Lyons, VP

UNITED JERSEY BANK
15 W. Blackwell St. 07801
201/366-1300
(Regional Trust Facility of Hackensack)
Hd: Harry S. Stotter, ExecVP
PersTr: Edward M. Katz, SrVP
Nb: John J. O'Gorman, TO

Edison

MIDLANTIC NATIONAL BANK
Metro Park Plaza, P.O. Box 600 08818
201/321-8400 Tr/o$1.5 Bil
(Trust facilities in Englewood, Montclair, Morristown, Newark, Newton & Red Bank)
Hd: S. Jervis Brinton, Jr., ExecVP
PersTr,Nb: Arthur W. Hyde, VP&SrTO
CorpTr,EmplBen: William P. DuBose, VP&TO
TrInv: Charles H. Jones, Jr., SrTO
ComTrF: Joseph K. Leinbach, VP&TO
TrOpers: Matthew J. Kress, VP&TO

Elizabeth

CITY TRUST SERVICES,NatAssn
(A Subsidiary of City Federal Savings & Loan Assoc.)
1141 East Jersey St. 96201
201/527-8813 Tr$250 Mil
Hd,CorpTr: Russell N. Glatz, ExecVP
PersTr,EmplBen,Tax: Gerrit R. Klop, TO
TrOpers: Frances P. Kozick
Nb: Jeffrey G. Jacob, TO
Inv: J.W. Atherton, Jr., VP

NATIONAL STATE BANK
P.O. Box 1555 07207
201/354-3400
(Trust Offices in Summit, Trenton & Westfield)
Hd: James A. Young, SrVP&TO
CorpTr: Bernard F. Cimo, VP&TO
ComTrF: James J. Calnon, AsstVP&TO
TrOpers: Thomas J. O'Connor, TO
Nb: M. Scott Eakeley, VP&TO

UNITED JERSEY BANK/CENTRAL
295 N. Broad St. 07208
201/354-7400 Tr$35 Mil
Hd: James G. Napoda, AsstVP&TO

Englewood

MIDLANTIC NATIONAL BANK
1 Engle St. 07631
201/894-4823
(Branch of Edison)
Hd,Nb: Albert O. Grant, TO
PersTr,ComTrF: Donald R. Bomeisl, TO
CorpTr,TrOpers: Patrick Clarke, TO
TrInv,EmplBen: George B. Muhlfeld, AsstTO

UNITED JERSEY BANK
21 Park Pl. 07631
201/646-4530
(Regional Trust Facility of Hackensack)
Hd: Harry S. Stotter, ExecVP

Flemington

THE FLEMINGTON NATIONAL BANK & TRUST CO.
56 Main Street 08822
201/782-3151
Hd: Wm. Orville Buchanan, TO

Freehold Township

CENTRAL JERSEY BANK & TRUST CO.
P.O. Box 786 07728
201/462-0011 Tr$120 Mil
Hd,TrInv: Donald W. Peppler, VP&TO
PersTr: Richard Y. Case, VP&TO
CorpTr,ComTrF,TrOpers:
J. Catherine Matthews, VP&TO
EmplBen: Gene R. Smith, PenTO
Nb: Earl R. Zea, TO

Gladstone

PEAPACK-GLADSTONE BANK
P.O. Box 178 07934
201/234-0700 Tr$15 Mil
Hd: Marvin P. Danielson, SrVP&SrTO

Glen Rock

CITIZENS FIRST NATIONAL BANK
208 Harristown Road 07452
201/445-3400 Tr$100 Mil
Hd: Rodney T. Verblaauw, ExecVp
PersTr: Lawrence J. Sheehan, VP&SrTO
Peter N. Sonderfan, VP&TO
Leonard M. Nedswick, TO
Erma W. Little, TO
Joan Holloway, AsstTO
Marilyn Farrell, AsstTO
TrOpers: Barbara Gasparini, AsstTO
TrInv: Albert L. Lawrence, VP&TrInvO
Richard J. Minogue, AsstTrInvO
Nb: Richard A. Gibbons, VP

Hackensack

UNITED JERSEY BANK
210 Main St. 07602
201/646-5217 Tr$600 Mil
(Regional Trust Facilities in Dover, Englewood, Hackettstown, & Ridgewood)
Investment Management Div:
Hd: Harry S. Stotter, ExecVP
PersTr,CorpTr: Edward M. Katz, SrVP
TrInv: Fred R. Gruber, VP
FinPlng,Nb: Gilbert A. Zimmerman, Jr., VP
TrSvcs: Richard Bradley, VP

Hackettstown

UNITED JERSEY BANK
144 Main St. 07840
201/852-3993
(Regional Trust Facility of Hackensack)
Hd: Harry S. Stotter, ExecVP
Nb: Robert J. Mundrane, TO

Haddonfield

MIDLANTIC NATIONAL BANK
110 Kings Hwy. E. 08033
609/772-4420 Tr$76 Mil
(Branch of Edison)
Hd,TrInv: Richard W. Curry, VP&RegTO
EmplBen: Jeffrey P. Moody, TO
TrInv: W.C. Lowry, AsstTO

Hampton

NATIONAL COMMUNITY BANK
120 Hampton House Road 07860
(Branch of Maywood)
Annabel Norman, TO

Hightstown

FIDELITY UNION BANK
105 S. Main St. 08520
609/443-3500
(Regional Trust Office of Newark)
Hd: Roger Embley, 2ndVP&TO
Barbara Cosgrove, TO

Jamesburg

HERITAGE BANK-NORTH
1 Rossmoor Drive 08831
201/521-3750
(Regional Trust Office of Morristown)
Hd: Theodore J. Steul, SrVP&TO
Nb: Todd W. Heck, TO

Jersey City

COMMERCIAL TRUST CO. OF NEW JERSEY
15 Exchange Place 07302
201/434-5100
Hd,PersTr,Nb: William A. Wescott, VP&SrTO
CorpTr,TrOpers: Frank Bevacqua, TO
TrInv: Edward C. Lord, AsstTrInvO
ComTrF: Robert Koch, AsstSec&AsstTO
EmplBen: John E. McEnery, VP

HEADQUARTERS FOR BANKING PERSONNEL

TRUST OFFICERS...
Ready to move up to a more challenging position? At GENE ROGERS ASSOCIATES we are ready to assist you in making that move with three offices to serve you nation wide
Opportunities available in:
TRUST ACCOUNTING
TRUST ADMINISTRATION
TRUST TAXES
TRUST OPERATIONS
ESTATE PLANNING
PENSION TRUST NEW BUSINESS
TRUST EMPLOYEE BENEFITS
As professionals in placing management personnel in the banking field you can be sure your job search will be completely confidential.

GENE ROGERS ASSOCIATES, INC.
463 Main St. Metuchen, N.J. 08840 201-548-3962
1491 So. Miami Ave. Miami, Fla. 33131 305-371-8308
3600 Gaston Ave. CS-11-CO13 Dallas, Texas 75246 214-445-0432

32% of the subscribers of
TRUSTS & ESTATES
are involved in endowment funds.

THE FIRST JERSEY NATIONAL BANK
1 Exchange Plaza 07303
201/547-7612 Tr$130 Mil
Hd: Donald F. Maurer
PersTr: Michael M. O'Brien
CorpTr: Joseph Brown
TrInv: John J. Saueracker
ComTrF,EmplBen: L. Raymond Benell
TrOpers: R. Kameno
Nb: J. Thomas Chiolo

THE TRUST CO. OF NEW JERSEY
35 Journal Sq. 07306
201/420-2650 Tr$60 Mil
Hd,PersTr,Nb: Howard L. Corbett, VP&TO
CorpTr,TrInv,EmplBen,TrOpers: Raymond P. Catlaw, AsstVP&TO
StkTrans: Gardner R. Small, VP
Roger T. Bernhammer, AsstVP

Kearny

FIRST NATIONAL BANK & TRUST CO.
582 Kearny Ave. 07032
201/991-3100 Tr$3 Mil
Hd: Mary J. Andrews, AdmVP&TO
Robert J. Jones, Pres

Livingston

THE HOWARD SAVINGS BANK
200 South Orange Avenue 07039
201/533-7560 Tr$250 Mil
(Branches in Rutherford & Brick Town)
Hd: Dewitt C. Reynolds, SrVP&SrTO
PersTr: Thomas D. Alvarez, SrTO
TrInv: Ronald E. Olsen, SrTO
ComTrF,TrOpers: Gordon J. Degnan, SrTO
EmplBen: Frank J. Buckworth, SrTO
Nb: John E. Wappel, II, AsstVP

LIVINGSTON NATIONAL BANK
P.O. Box 25 07039
201/992-5600 Tr$15 Mil
Hd: William C. Maher, ExecVP&TO

Maplewood

MAPLEWOOD BANK & TRUST CO.
161 Maplewood Ave. 07040
201/762-7100 Tr$30 Mil
Hd: Robert C. Brandt, SrTO
TrInv,TrOpers: John P. Niemeyer, AsstTO

Maywood

COMMUNITY BANK OF BERGEN COUNTY
125 W. Pleasant Ave. 07602
201/843-2300 Tr/u$1 Mil
Hd,PersTr,CorpTr: Fredric P. Eckelman, AsstCsh&TO
Edward Lambert, ExecVP&AsstTO

NATIONAL COMMUNITY BANK
113 W. Essex St. 07607
201/845-1455 Tr$250 Mil
(Branches in Dover, Hampton & Ridgewood)
Hd: Richard W. Poor, SrVP
TrInv,PersTr: Victor C. James, Jr., VP&SrTO
CorpTr: Gerard J. Farley, TO
EmplBen: Donald E. Rose, TO
TrOpers: Evelyn Baba, AsstTO

Medford

BURLINGTON COUNTY NATIONAL BANK
P.O. Box 97 08055
609/654-4011 Tr$4.4 Mil
Hd: Arthur W. Conner, Pres&TO

Milburn

FIRST NATIONAL STATE BANK OF NEW JERSEY
397 Millburn Ave. 07041
201/565-3034
(Branch of Newark)
Marie C. Carlone, TO
Paul R. Smith, AsstTO

Montclair

HORIZON TRUST COMPANY,NatAssn
483 Bloomfield Ave. 07042
201/744-6700
(Trust Office of Morristown)
Hd: Gerrit A. Klop, VP
Donald E. Erwin, VP

MIDLANTIC NATIONAL BANK
491 Bloomfield Ave. 07042
201/266-6479
(Branch of Edison)
Hd: Stephen P. Cosgrove, VP&TO
Nb: Joseph M. Gazdalski, AsstTO

Moorestown

THE BANK OF NEW JERSEY
312 West Route 38 08057
609/755-5123
(Branch of Camden)
CorpTr: Warren C. Fritz, TO
TrOpers: Benjamin J. Bertino, VP
EmplBen: William J. McCabe, VP

FIDELITY UNION BANK
91 East Main St. 08057
609/234-5560
(Regional Trust Office of Newark)
Hd: John S. Makel, VP&TO
Nb: Arthur Gowell, TO

Morristown

FIDELITY UNION BANK
55 Madison Ave. 07960
201/538-9200
(Regional Trust Office of Newark)
Hd: Peter T. Lillard, VP&TO
Nb: Richard W. Thamsen, TO

HERITAGE BANK-NORTH
22 South St. 07960
201/538-2800 Tr$275 Mil
(Regional Trust Office in Jamesburg)
Hd: Andrew L. Robinson, SrVP&TO
PersTr,TrOpers: Robert J. Verse, VP&TO
TrInv: Archie Russell, VP&TO
EmplBen: Theodore J. Steul, SrVP&TO
Nb: Malcolm B. Savage, 1stVP&TO

HORIZON TRUST COMPANY,NatAssn
65 Madison Ave. 07960
201/285-2268 Tr$800 Mil
(Trust offices in Bloomsbury, Montclair, Paramus, Princeton & Wildwood)
Hd: Paul C. Bosland, Pres&CEO
PersTr: Thomas J. Curtin, ExecVP
TrInv,EmplBen: Yates P. Eckert, SrVP
TrOpers: Shelley Parish, AsstVP
Nb: Kenneth Morris, VP

MIDLANTIC NATIONAL BANK
161 Madison Ave. 07960
201/540-1201
(Branch of Edison)
Hd: Herman H. Otto, VP&TO
TrInv: William A. Toohey, TO
Nb: Richard M. Sargent, VP&TO

Mount Holly

HERITAGE BANK,NatAssn
High & Mill Sts. 08060
609/261-3913
(Branch of Cherry Hill)
Hd: Miss Anne P. Smythe, TO

HORIZON TRUST

HORIZON TRUST COMPANY
Trust and Investment Services
to Individuals and Institutions

65 Madison Avenue
Morristown, N.J.07960
76 Nassau Street
Princeton, N.J. 08540
483 Bloomfield Avenue
Montclair, N.J. 07042
E.36 Midland Avenue
Paramus, N.J. 08804
3301 Pacific Avenue
Wildwood, N.J. 08260

TRUSTWARE
means results in...
N.J.
00U-ABC
GARDEN STATE

For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 (404) 391-1700

NEW JERSEY (Cont'd)

Neptune Township

NEW JERSEY NATIONAL BANK
2300 Asbury Ave. 07753
201/775-3800
(Branch of Trenton)
Hd: William Bedle, VP
Nb: Grace Wreaks, TO

New Brunswick

BRUNSWICK BANK & TRUST
352 George St. 08903
201/247-5800 Tr$1 Mil
Hd: Frances C. Scatteregia, VP&TO

PEOPLES NATIONAL BANK OF CENTRAL JERSEY
385 George St. 08901
201/846-2100
Hd,PersTr,TrOpers,Nb: Bernard Hanson, TO

Newark

BESSEMER TRUST CO.
10 Bank St. 07102
201/622-1787 Tr$965 Mil
Hd: John R. Whitmore, Pres&CEO
PersTr: Guy S. Waltman, ExecVP
TrInv: Charles W. Hastings, ExecVP
ComTrF: Robin H. Prince, SrVP
TrOpers: Bruce H. Ballehr, VP
Nb: Robert C. Elliott, SrVP

FIDELITY UNION BANK
765 Broad St. 07101
201/430-4000 Tr$7 Bil
(RegTrOffs in Hightstown, Moorestown, Morristown, Newark, Paramus, Red Bank, Ridgewood & Westfield)
Hd: Robert H. Dunker, SrVP&TO
DeputyHd,PersSvcs&Mktg: A. Daniel D'Ambrosio, SrVP&TO
CorpSvcs: Charles E. Hoos, VP
CorpTrAdm: William C. Arnebeck, VP&TO
EmplBenAdm: Frank P. Collins, 2ndVP&TO
CorpTrOpers: Richard W. Schmude, 2ndVP&TO
Opers: Robert L. Nicholai, VP&TO
PvtBank'g: Mortimer J. O'Shea, VP
InvAdvHd: Roger R. Conant, SrVP&IO
PersTr: William Kufta, VP
Inst: Gerald Reilly, VP
Res: Gerald F. Zedren, VP
FI: George Weckel, 2ndVP

FIRST NATIONAL STATE BANK OF NEW JERSEY
550 Broad St. 07102
201/565-3200 Tr$719 Mil
(Branches in Basking Ridge, Bernardsville, Bound Brook, Burlington, Edison, Hackettstown, Mansfield Township, Milburn, Nutley, Rumson, Spring Lake, Tenafly & Trenton)
Hd: John C. Leeds, SrVP
PersTr: Joseph Cardinal, VP
CorpTr: Robert Jakubowski, SrCorpTO
TrInv: Richard Nicholson, VP&SrTrInvO
ComTrF: Patrick M. Whelan. FundAdm
EmplBen: Richard E. Mansfield, Jr., TO
TrOpers: David H. Dickinson, VP&SrTOpO
Nb: Michael Watson, VP

MIDLANTIC NATIONAL BANK
80 Park Plaza 07101
201/266-6977
(Branch of Edison)
Hd: Peter A. Beekman, VP&TO

SECURITY NATIONAL BANK OF NEW JERSEY
Bank & Halsey Sts. 07102
201/643-5700 Tr$100 Mil
Hd: Ross B. Burke, ExecVP&TO
TrInv: Lee T. Smith, Jr., ExecVP
TrOpers: Vincent Salvato, TOpO

Newton

MIDLANTIC NATIONAL BANK
93 Spring St. 07860
201/383-7080
(Regional Trust Office of Edison)
Hd,Nb: Richardson Buist, TO

NEWTON TRUST CO.
30 Park Place 07860
201/382-2400 Tr/o$7 Mil
Hd: George S. Dates, VP&TO

Ocean City

HERITAGE BANK,NatAssn
Ninth Street & Central Ave. 08226
609/398-2000
(Branch of Cherry Hill)
Richard A. Rutherford, TO

FIRST NATIONAL STATE BANK OF SOUTH JERSEY
801 Asbury Ave. 08226
609/399-1300 Tr$100 Mil
(Branch of Pleasantville)
Hd: Eugene W. Lindacher, SrTO

Old Bridge

AMBOY-MADISON NATIONAL BANK
P.O. Box 825 08859
201/721-2800 Tr$2.9 Mil
Hd: Ernest J. Scharpf, TO

Paramus

FIDELITY UNION BANK
10 Forest Ave. 07652
201/368-7240
(Reg. Trust office of Newark)
Hd: M. Ray Berberian, VP&TO
Nb: John T. Maher, TO

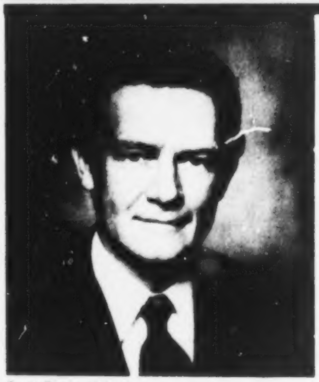
GARDEN STATE NATIONAL BANK
10 Forest Ave. 07652
201/368-7239 Tr$170 Mil
(Branches in Jersey City, Hackettstown, Hamburg & Ocean County)
Hd: M. Ray Berberian, ExecVP
PersTr: John P. Rose, SrVP
CorpTr: Joseph Ciborowski, AsstTO
TrInv: James W. Townsend, SrVP&TrInvO
ComTrF,TrAdmin: William L. Pink, SrVP
TrOpers: Robert M. Quail, AsstVP&TO
Tax: Glenn Jacobs, AsstTO
Nb: John T. Maher, AsstVP

HORIZON TRUST COMPANY,NatAssn
E. 36 Midland Avenue 07652
201/967-1000
(Trust Office of Morristown)
Hd: Myra N. Kelly, AsstVP
John J. Lent, AsstVP

THE MIDLAND BANK & TRUST CO.
P.O. Box 266 07652
201/265-5555
Hd: Thomas E. Stagnitti, Pres
PersTr,TrInv,EmplBen,Nb: Arthur P. Braaten, VP&TO
PersTr: Helen Pennabere, AdmAsst
AdminAsst: Margaret Finucane, TrAcc

Passaic

VALLEY NATIONAL BANK
615 Main St. 07055
201/777-1800 Tr$47 Mil
Hd: S.F. Riskin, Chm&Pres
PersTr: Thos. E. Feeney, VP&TO
TrInv: Peter Southway, ExecVP
TrOpers: Barbara Laborim, AsstCsh



Pach Bros. of N.Y.

Frederick M. Gallagher
Senior Vice President

We are pleased to announce the appointment of Frederick M. Gallagher, long recognized as a leading pension and trust investment specialist, to the position of Senior Vice President and Chief Investment Officer.

Summit and Elizabeth Trust Company
MEMBER OF THE SUMMIT BANCORPORATION
MEMBER FDIC

367 Springfield Avenue,
Summit, New Jersey 07901 / (201) 522-8400

The typical reader of
TRUSTS & ESTATES
has been reading it
for 8.4 years.

Paterson

NEW JERSEY BANK,NatAssn
P.O. Box 2177 07509
201/881-5200 Tr$280 Mil
Hd: Kenneth E. Dulow, VP&SrTO
PersTr: Richard F. Ward, VP&TO
CorpTr: Verne W. Pitman, AsstTO
TrInv: Chia-Dann Chi, VP&SrIO
ComTrF: Nancy S. Berlin, AsstTO
EmplBen: Carolyn K. Demarest, PenAdm
TrOpers: Ira Shaw, VP&TO
Nb: Timothy P. Buckley, AsstVP

Pennsauken

HERITAGE BANK,NatAssn
Rte. 130 & Hylton Rd. 08110
609/662-2700
(Branch of Cherry Hill)
TrOpers: A. James Breaux, VP&TO
ComTrF,Tax: Robert S. Kessler, VP&TO

Phillipsburg

PHILLIPSBURG NATIONAL BANK & TRUST
115 S. Main St. 08865
201/859-2101 Tr$3 Mil
Hd: J.G. Varga, Pres&TO

Piscataway

THE PEOPLES NATIONAL BANK OF CENTRAL JERSEY
480 Hoes Lane 08854
201/846-2100
Hd: Bernard Hanson

Plainfield

UNITED NATIONAL BANK
221 Park Ave., P.O. Box 632 07061
201/756-5000 Tr$240 Mil
(Regional Trust Office in Bridgewater)
Hd: John H. Burnham, SrVP&TO
TrInv: Duncan M. Lasher, SrVP
EmplBen: John M. Bonk, VP&TO
TrOpers: Donald Browne, TOpO
Nb: Robert F. Schuler, AsstVP&TO

Pleasantville

FIRST NATIONAL STATE BANK OF SOUTH JERSEY
Black Horse Pike 08232
609/645-2000 Tr$250 Mil
(Branch in Ocean City)
Hd: George L. Lyon, SrVP&TO
PersTr: Joseph B. Crossan, VP&TO
CorpTr,TrOpers: Michael J. Zarycranski, VP&TO
TrInv: Frederick B. Mason, VP&TO
Nb: Thomas A. Smyth, Jr., VP&TO
Leon W. Aderhold, SrTO

Point Pleasant Beach

OCEAN CITY NATIONAL BANK
501 Arnold Ave. 08742
201/892-1900 Tr$20 Mil
Hd,PersTr,ComTrF,EmplBen: Chesley C. Poling, Jr., VP&TO
TrInv,TrOpers: Ernest Bisbal, TO
AdminAsst: Christine Tomke

Princeton

FIRST NATIONAL BANK OF PRINCETON
90 Nassau St. 08540
609/921-6100 Tr$100 Mil
Hd: James E. Doyle, SrVP
TrInv,ComTrF: Steven D. Stern, VP
PersTr,CorpTr,EmplBen: Hiram J. Cuthrell, Jr., VP
Nb: Leonard J. LoDico, SrTO
TxO: Regina F. Herrman, SrTO
TrOpers: John P. Majoros, TO

HORIZON TRUST COMPANY,NatAssn
76 Nassau Street 08540
608/924-5400
(Trust Office of Morristown)
Hd: L.V. Silvester, VP
Myles R. Callaghan, VP

PRINCETON BANK & TRUST CO.
76 Nassau St. 08540
609/924-5400 Tr$220 Mil
Hd,PersTr: L.V. Silvester, Jr., VP
CorpTr,EmplBen: E.V. Johns, AsstSec
TrInv: M.R. Callaghan, VP
TrOpers: W.L. Porter, VP
Nb: D.M. Bodine, III, VP

Red Bank

FIDELITY UNION TRUST CO.
303 Broad Street 07701
201/747-5777
(Reg. Trust Office of Newark)
Hd: Richard P. Reitmeyer, 2ndVP&TO
Nb: E. Joseph Brown, TO

MIDLANTIC NATIONAL BANK
201/741-7100
07701
(Branch of Edison)
Hd: Robert J. Kneeley, VP&TO
PersTr: Joseph W. Paden, AsstTO
Nb: Douglas Hollywood, TO
TrInv: Jean Wetzel, AsstTO

Ridgewood

CITIZENS FIRST NATIONAL BANK
54 E. Ridgewood Ave. 07451
201/445-3400 Tr$100 Mil
Hd: Lawrence J. Sheehan, VP&SrTO
PersTr: Peter N. Sonderfan, VP&TO
Erma W. Little, AsstTO
Leonard M. Nedswick, AsstTO
Joan Holloway, AsstTO
Marilyn Farrell, AsstTO
TrInv: Albert L. Lawrence, VP&TrInvO
Richard J. Minogue, AsstTrInvO
Nb: Richard A. Gibbons, VP
TrOpers: Barbara Gasparini, AsstTO

FIDELITY UNION BANK
59 N. Broad St. 07450
201/445-7979
(Regional Trust office of Newark)
Hd: M. Ray Berberian, VP&TO
Nb: Norman E. Smyth, 2ndVP&TO

NATIONAL COMMUNITY BANK
25 W. Ridgewood Ave. 07451
201/845-1413
(Branch of Maywood)
John Hansen, TO
Judith Piechota, AdmAsst

UNITED JERSEY BANK
25 N. Maple Ave. 07450
201/444-8900
(Regional Trust Facility of Hackensack)
Hd: Harry S. Stotter, ExecVP
Nb: Gilbert A. Zimmerman, Jr., VP
PersTr: Rita A. Marino, TO

Rutherford

THE HOWARD SAVINGS BANK
5 Sylvan Street 07070
201/533-7557
(Regional Trust Office of Livingston)
M. Todd Tripucka, FPO

Somerset

FRANKLIN STATE BANK
630 Franklin Blvd. 08873
201/745-6100 Tr$5 Mil
Hd: Harry Nye, SrTO

Somerville

FIRST NATIONAL BANK OF CENTRAL JERSEY
1 W. Main St. 08876
201/685-8318 Tr$115 Mil
Hd,Nb: Joseph P. Williams, SrVP&TO
PersTr: Ellery C. Scott, VP&TO
TrInv: James H. Olson, VP&TO
EmplBen: John J. Cannon, TO
TrOpers: Richard J. Alexander, TO

SOMERSET TRUST CO.
50 W. Main St., P.O. Box 711 08876
201/685-8962 Tr$75 Mil
Hd: Thomas D. Pearsall, VP&TO
PersTr: Gordon W. Robb, TO
Neil Feier, TO
CorpTr: Dorothy N. Ballantine, VP
CustAccts: Susan B. DeSimone, AsstSec
TrOpers: Nancy Adams, AsstTO

South Amboy

FIRST NATIONAL BANK OF SOUTH AMBOY
116 N. Broadway 08879
201/721-0201 Tr/u$1 Mil
Hd: John C. Potthoff, VP,Treas&TO

Succasunna

FIRST NATIONAL STATE BANK OF NORTHWEST JERSEY
Rte. 10 & South St. 07876
201/584-6700 Tr$5 Mil
Hd: Lawrence F. Worden, VP&TO
PersTr: Evelyn Patterson, AsstTO

Summit

NATIONAL STATE BANK
1 Maple Street 07901
201/376-1442
(Branch of Elizabeth)
Hd: James A. Young, SrVP&TO
PersTr: Myra N. Kelly, AsstVP&TO

SUMMIT & ELIZABETH TRUST CO.
367 Springfield Ave. 07901
201/522-8433 Tr$500 Mil
Hd: Harrison Gardner, SrVP
PersTr: Robert T. Cassel, VP&TO
TrInv: Frederick M. Gallagher, SrVP
ComTrF: Robert Carlsen, VP&TO
TrOpers: Roger Neff, AsstVP
Nb: Robert Cumiskey, VP
EmplBen: Kevin William Bless, VP&TO

UNITED COUNTIES TRUST CO.
30 Maple St. 07901
201/931-6784 Tr$630 Mil
Hd: Robert W. Donnelly, SrVP&SrTO
PersTr: Thomas G. Wroth, TO
CorpTr: Edward S. Nancarrow, VP&TO
TrInv: Haig Norian, TO
ComTrF,TrOpers: Robert R. Storch, TO
EmplBen,Nb: Sal LaGreca, TO

Swedesboro

SWEDESBORO GUARANTEE BANK
Kings Hwy. & Railroad Ave. 08085
(Branch of Atlantic City)
Harold Twiss, VP&TO
Marian Fisher, AsstTO

Tenafly

FIRST NATIONAL STATE BANK-COUNTY
1 W. Railroad Ave. 07670
201/567-5000
(Branch of Newark)
Garrison G. Lotz, TO
Nb: Samuel G. Zalfa, TO

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

NEW JERSEY (Cont'd)

Toms River

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
40 Main St. 08753
201/244-2800 Tr$100 Mil
Hd: John Oughton, III, VP&SrTO
PersTr,EmplBen: Richard J. Betz, AsstVP&SrTrAdm
TrInv,ComTrF: William J. Snow, AsstVP&TrInvO
TrOpers: Carl J. Lewandowski, AsstVP&SrTrAdm
Tax: Henrietta J. Eckert, AsstCsh&AsstTO
Nb: Robert C. Novy, AsstVP&EPO

NEW JERSEY NATIONAL BANK
110 Rte. 37 08753
201/341-9000
(Branch of Trenton)
Hd: William Bedle, VP
PersTr: William J. Slivka, SrTO
Nb: Susan Cox, TO

Totowa

FIRST NATIONAL BANK OF NEW JERSEY
515 Union Blvd. 07512
201/790-2300 Tr$160 Mil
Hd,TrInv: John W. Gustafson, VP&TO
PersTr,ComTrF: William C. Caspare, AsstVP
CorpTr,Tax: Doris Kesse, TrTxO
TrOpers: Herbert Eisenhardt, TOpO
EmplBen: Michael O'Shaughnessy, TO
Nb: Richard E. Foley, SrTO

★Trenton

BROAD STREET NATIONAL BANK
P.O. Box 8308 08650
609/599-9333 Tr$55 Mil
Hd: Mary C. Weaver, AdmAsst
Ralston R. Hedrick, Jr., TrAdm

INDEPENDENT BANK & TRUST COMPANY
1230 Parkway Ave. 08628
609/883-9100 Tr/u$1 Mil
Hd: Russell L. Abel, VP&TO

NATIONAL STATE BANK
Sanhican Drive & Sullivan Way 08618
609/396-4030
(Branch of Elizabeth)
PersTr,ComTrF: James J. Calnon, AsstVP&TO
TrInv: Frederick K. Burkhardt, AsstVP&TO
TrOpers: Charlotte L. Kanzler, AsstTO

NEW JERSEY NATIONAL BANK
1 W. State St. 08603
609/771-5706 Tr$320 Mil
(Branches in Neptune Township & Toms River)
Hd: E.J. Elias, Jr., VP&SrTO
PersTr: Norman Clevely, VP&TO
CorpTr,TrOpers: Betty Janick, VP
EmplBen: Vincent J. Serock, VP
Nb: William Bedle, VP
TrInv: Richard Sichel, VP

Union City

HUDSON UNITED BANK
P.O. Box 29 07087
201/348-2600 Tr$34 Mil
Hd: Frank G. Habruner, SrVP&SrTO
PersTr: D. Lynn Grbelja, VP&TO
CorpTr,ComTrF,TrOpers: John F. Muller, TO
TrInv: Albert Schrader, VP&IO
TrOpers: Barbara Dinicola, AsstTO

Vineland

THE BANK OF NEW JERSEY
7th St. and Landis Ave.
609/691-0350
(Branch of Camden)
Hd: Dorothy E. Bowser, VP
EmplBen: Priscilla V. Rains, SrTO

Wayne

PROSPECT PARK NATIONAL BANK
400 Hamburg Turnpike 07470
201/956-8200 Tr$17 Mil
Hd: G. Raymond Reid, SrVP&TO

Westfield

FIDELITY UNION BANK
152 East Broad St. 07090
201/233-7744
(Regional Trust Office of Newark)
Hd: Daniel M. Schwebel, TO
Nb: Marc S. Herold, TO

NATIONAL STATE BANK
1 Elm Street 07090
201/388-0800
(Branch of Elizabeth)
Nb: M. Scott Eakeley, VP&TO

Whitehouse Station

HUNTERDON COUNTY NATIONAL BANK OF FLEMINGTON
P.O. Box 125 08889
201/782-2616 Tr/u$1 Mil
Hd: Richard F. Schaub, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb:
William H. Bogel, VP&TO
Paul C. Sauerland, Jr., VP,Csh&TO
Charles W. Eichlin, AsstVP&AsstTO

Wildwood

HORIZON TRUST COMPANY,NatAssn
3301 Pacific Avenue 08260
609/729-2222
(Trust Office of Morristown)

Woodbury

FIRST PEOPLES BANK OF NEW JERSEY
220 South Broad St. 08096
609/845-3000 Tr$40 Mil
James C. Ayrer, TO

NATIONAL BANK & TRUST CO. OF GLOUCESTER COUNTY
2 S. Broad St. 08096
609/845-5800 Tr$32 Mil
Hd,PersTr,TrInv,TrOpers,Nb: John V. Riso, VP&SrTO
PersTr: Robert A. Suplee, TO
PersTr: E. Robert Green, AsstTO

Woodstown

WOODSTOWN NATIONAL BANK & TRUST CO.
P.O. Box 248 08098
609/769-0040 Tr$5 Mil
Hd: Robert R. Williams

The average reader of
TRUSTS & ESTATES
spends 1.8 hours reading
each issue.

NEW MEXICO

Alamogordo

FIRST NATIONAL BANK
P.O. Drawer 9 88310
505/437-4880 Tr/u$1 Mil
Hd: Wayne Stewart, Pres&TO
Elvira Gavaldon, AsstTO

Albuquerque

ALBUQUERQUE NATIONAL BANK
P.O. Box 1344 87103
505/765-2301
Hd: John Y. Gannaway, SrVP&ExecTO
CorpTr: Elizabeth H. Jeffries, AsstTO
TrInv,ComTrF: Dodge Shuler, VP&TO
EmplBen: Larry Harris, TO
TrOpers: Christel Garcia, AsstTO

Advertise
in
TRUSTS & ESTATES
The magazine
that opens
the door to
the $500 Billion
Trust Market!

For rates and
information
contact:
Charles E. Lloyd
Advertising
Director
(404) 256-9800

AMERICAN BANK OF COMMERCE
200 Lamas Blvd. N.W. 87103
505/765-5110 Tr$50 Mil
Hd: Douglas G. Nichols, ChExecO&ChBd
PersTr: P.S. Wright, VP&TO
CorpTr,EmplBen: James D. Hill, VP&Treas

FIRST INTERSTATE BANK OF ALBUQUERQUE
P.O. Box 1830 87103
505/766-6330 Tr$500 Mil
Hd,TrInv,ComTrF: T.H. Schneider, SrVP&TO
PersTr: Michael Thompson, TO
CorpTr,EmplBen: R.E. Thomas, TO
TrOpers: K. Keith, Mgr
Nb: B.N. Shelton, TO

FIRST NATIONAL BANK
P.O. Box 1305 87103
505/765-4030 Tr$185 Mil
Hd,Nb: William G. Odins, SrVP&TO
PersTr: Harvey N. Monroe, AsstVP&TO
CorpTr,EmplBen: George H. Kuhn, VP&TO
TrOpers: Michael L. Erwin, AsstVP&TO

SECURITY TRUST CO.
P.O. Box 1081 87103
505/765-5110 Tr$50 Mil
Hd: Douglas G. Nichols, ChExecO&ChBd
PersTr: P.S. Wright, VP&TO
CorpTr,EmplBen: James D. Hill, VP&Treas

Artesia

FIRST NATIONAL BANK
P.O. Drawer AA 88210
505/746-3511 Tr$4.2 Mil
Hd: Jack Tierney, VP&TO
CorpTr: Thelma Molina
TrInv: Wanda Boyce, IO

Carlsbad

CARLSBAD NATIONAL BANK
P.O. Box 1359 88220
505/885-2121 Tr$10 Mil
Hd: Charles H. Storm, SrVP&TO
TrOpers: Ruth Lazenby, AsstVP&AsstTO

Clayton

FARMERS & STOCKMENS BANK
P.O. Box 488 88415
505/374-8301 Tr/u$1 Mil
Hd: J.H. Jackson, Jr., ExecVP&TO

Clovis

CITIZENS BANK OF CLOVIS
P.O. Box 1629 88101
505/769-1911 Tr$10 Mil
Hd: Jeff Jacobs, VP&TO
TrOpers: Virginia McCreery, AsstTO

CLOVIS NATIONAL BANK
P.O. Drawer 1509 88101
505/769-2222 Tr$20 Mil
Hd,PersTr,CorpTr,Nb: Patrick Kennedy, SrVP&TO
TrOpers: Dorothy Winn, AsstVP&TO

Espanola

FIRST NATIONAL BANK OF RIO ARRIBA
P.O. Box 8 87532
505/753-2155 Tr$4 Mil
Hd: Donna J. Miller, TO

Farmington

THE CITIZENS BANK
P.O. Box 1140 87401
505/325-8835 Tr$20 Mil
Hd: Paul A. Donisthorpe, VP&TO
EmplBen: Beverly Caswell, TO
PersTr: Norma Sweetland, TrAdm
TrOpers: Laura Lynn Ragsdale

THE FIRST NATIONAL BANK
P.O. Box 540 87401
505/325-4583 Tr$1.3 Mil
Hd: T.W. Bond, VP&TO

Gallup

FIRST INTERSTATE BANK
P.O. Box 279 87301
505/863-9511 Tr$2 Mil
Hd,PersTr,CorpTr: Robert H. Allan, Jr., Chm
David A. Ruiz, Pres

THE MERCHANTS BANK
P.O. Box 339 87301
505/863-9533 Tr/u$1 Mil
Hd: Frank E. Rice, Pres&TO

Hobbs

FIRST INTERSTATE BANK OF LEA COUNTY
P.O. Box 400 88240
505/397-4511
Hd: James D. Hill, SrVP&TO
Janis Collins, VP&TO
James W. Tomlinson, VP&TOpO

FIRST NATIONAL BANK OF LEA COUNTY
P.O. Box 70 88240
505/397-3271 Tr$34 Mil
Hd,Nb: Dan Socolofsky, VP&TO
PersTr: Lucille Dailey, TO
TrInv,EmplBen,Nb: Phil Millender, TO
Nb,TrOpers: Terri Koontz, TOpO

Las Cruces

FIRST NATIONAL BANK OF DONNA ANA COUNTY
P.O. Drawer FNB 88001
505/526-7340 Tr$53 Mil
Hd: Thomas N. Mobley, Jr., SrVP&TO
PersTr: Jennie Alvidrez, AsstVP&TO
CorpTr: Jeanne K. Coleman, AsstVP&TO
TrInv,ComTrF,EmplBen: Rodney A. Chamness, VP&TO
TrOpers: Gloria Shelton, AsstTO
Nb: John L. Campbell, VP&TO

WESTERN BANK
411 N. Downtown Mall 88001
505/526-5544 Tr$4.5 Mil
Hd: Joy E. Leff, VP&TO

Los Alamos

FIRST NATIONAL BANK OF SANTA FE
P.O. Box 1110
1910 Trinity Dr. 87544
505/662-4155
(Branch of Santa Fe)
Mgr: Herman J. Vogt, Jr., VP

Lovington

LIBERTY NATIONAL BANK
P.O. Box 1627 88260
505/369-2831 Tr$.6 Mil
Hd,Nb: Michael H. Fisher, Pres
EmplBen: Mike Hoyl, ExecVP
TrOpers: Dixie Wise, AsstTO

Portales

PORTALES NATIONAL BANK
P.O. 888 88130
505/356-6601 Tr$1.6 Mil
Hd,PersTr,TrInv,Nb: David L. Stone, Pres&TO
PersTr,TrOpers,Nb: Gayle E. Ferguson, ExecVP&TO
Vera Foster, AsstVP&TO
Sandra Monks, AsstCsh,AsstTO

Raton

FIRST NATIONAL BANK IN RATON
P.O. Box 970 87740
505/445-2735 Tr$.5 Mil
Hd: Cynthia S. Scheafer, AsstVP&TO

Roswell

FIRST NATIONAL BANK
P.O. Box 1977 88201
505/622-3441 Tr$15 Mil
Hd: Sylvian E. Gillespie, VP&TO
David Byrd, AsstTO&Adm

SECURITY NATIONAL BANK
5th & Main Sts. 88201
505/623-3501 Tr$24 Mil
Hd: Edward F. Hildebrandt, VP&TO

★Santa Fe

BANK OF SANTA FE
P.O. Box 2027 87501
505/983-3374 Tr$18 Mil
Hd: John O. Martin

FIRST INTERSTATE BANK OF SANTA FE,NatAssn
P.O. Box 969 87501
505/982-3671 Tr$80 Mil
Hd,PersTr,TrInv,Nb: Carl T. Fisher, ExecVP&SrTO
PersTr,EmplBen: Mildred L. Hermetet, VP&TO
ComTrF,TrOpers: Brian L. Evans, TOpO
CorpTr,Prob,Tax: Pauline L. Lujan, TA
Agcys: Margaret Brown, TA

FIRST NATIONAL BANK OF SANTA FE
P.O. Box 609 87501
505/988-7111 Tr/o$60 Mil
(Branch in Los Alamos)
Hd,ComTrF,Nb: Charles D. Batts, SrVP&TO
PersTr,Prob: Jack L. Houchen, VP&TO
PersTr,TrAdm: Glenna Jarvis, VP&TO
PersTr,EmplBen: Karen E. Carney, AsstVP&TO
TrInv: James K. Ferguson, VP&TO
TrOpers: Fred W. Reynolds, VP&TO

Silver City

THE AMERICAN NATIONAL BANK
Broadway & Bullard Sts. 88061
505/388-1961
Hd: Cash Skarda, Pres,ChmBd&TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

DO YOU HAVE TO FEEL WATER TO SEE IT?

When you think of water, you might recall bright oceans, waterfalls and glistening lakes. But these children at The Lighthouse learn about the beauty of water through their small hands, hands which reach out as they grow to touch their expanding worlds, and which will help them learn the skills needed to live as independent adults in a sighted world.

With training in extending their bodies and minds, blind and visually impaired people of all ages learn invaluable skills at The Lighthouse, ranging from coordination to vocational training. A job retention program is also available for those who are losing their sight.

Bequest and tax-deferred gifts can enable The Lighthouse to continue today, the training needed by blind and visually impaired people, so that they may grow and live as independent adults.

LIGHTHOUSE

Please contact Miriam Poliak

THE NEW YORK ASSOCIATION FOR THE BLIND
111 East 59thStreet New York, N.Y. 10022
212 - 355-2200

The Bankers Register — a team of professional recruitment specialists serving the nation's banking community.

"Banking isn't money . . . it's people who know about money."

The Bankers Register is recognized as *THE* source of Trust and Investment professionals by quality financial institutions.

Bankers rely on our expertise, and sensitivity to their needs, in introducing them to the best in career opportunities.

With over 50 years of combined professional placement experience, our staff brings to you an unsurpassed knowledge of the banking industry.

Our unique position in the banking community *DOES* make the difference!

Call or write, in confidence, Howard T. Stevens.

The Bankers register

150 Broadway, Suite 1007
New York, N.Y. 10038
(212) 349-6900

ANTI-VIVISECTION SOCIETY OF NEW YORK
(Incorporating Vivisection Investigation League)
40 West 59th Street, New York, N.Y. 10019 (212) 752-5822

The Anti-Vivisection Society of New York was founded in 1910 and presently has 10,000 members.

It protests cruel laboratory experiments on animals and deplores the abuse of beagles in painful experiments with poison gas and forced inhalation of cigarette smoke. It also objects to experiments on any human being without the individual's informed consent.

The Society makes its objections known almost daily over radio and T.V. and in paid newspaper and magazine space.

Legal Counsel: Lord, Day & Lord, 25 Broadway, New York, N.Y. 10014

Chief Executive Officer: Pegeen Fitzgerald, *president.*

NEW YORK

★Albany

BANK OF NEW YORK, CAPITAL REGION
112 State St. 12201
518/489-4711 Tr$90 Mil
(Branch of New York City)
Hd: Richard S. Ambuhl, VP
PersTr: Roy S. Foltan, TO
TrInv: Clark Curtis, VP
Nb: Jay S. Stagg, AsstVP

BANKERS TRUST CO. OF ALBANY,NatAssn
Broadway & State St. 12201
518/447-4851 Tr$100 Mil
Hd,TrInv: David H. Murdoch, VP&TO
PersTr: William J. Glabbate, Jr., TO

KEY TRUST COMPANY
60 State Street 12207
518/447-3701 Tr$1 Bil
(Branch offices in Kingston, Sayville-Long Island, Syracuse, Watertown & Wellsville)
Hd: James O'K. Conwell, Jr., Pres&CEO
Adm: William C. Francher, Office of the Pres
TrOpers: Vincent T. Molloy, Office of the Pres
Nb: Virginia B. Bowers, VP&TO
EmplBen: James E. Kinner, GpVP
Econ: Peter A. Farrell, Office of the Pres
Fin: Albert F. Kilts, Treas

STATE BANK OF ALBANY
69 State St. 12201
518/447-4231 Tr$387 Mil
(Branches in Plattsburg & Troy)
Hd: F.T. Putney, Jr., SrVP&TO
PersTr,ComTrF: Gayle K. Matthews, VP&SrTrAdmO
CorpTr,EmplBen: James V. D'Amico, VP&TO
TrInv: Bart J. Feiden, VP&SrTrInvO
TrOpers: James F. Hatlee, TO
Nb: Lester C. Warren, VP&TO

UNION NATIONAL BANK
107 Washington Ave. 12201
518/272-8000 Tr$23 Mil
Hd,Nb: Simon J. Aman, VP&TO
PersTr: Iva M. Riordan, AsstTO

Arcade

CITIZENS CENTRAL BANK
P.O. Box 127 14009
716/492-1000 Tr$7 Mil
Hd: Joseph E. Matthews, VP&TO

Auburn

THE BANK OF AUBURN
120 Genesee St. 13021
315/253-2731 Tr/o$42 Mil
Hd: Ronald D. West, VP&TO

MARINE MIDLAND BANK,NatAssn
59-65 Genesee Street 13021
315/253-5341
(Branch of Syracuse)
Hd: Walter M. Lowe, SrTO

Ballston Spa

BALLSTON SPA NATIONAL BANK
P.O. Box 70 12020
518/885-6781 Tr$1 Mil
Hd: LeRoy N. Hodsoll, SrVP&TO

Over 1,100 Non-Profit Institutions, Organizations, Foundations, & Associations subscribe to
TRUSTS & ESTATES

Bath

BATH NATIONAL BANK
P.O. Box 630 14810
607/776-3381 Tr$4.19 Mil
Hd: Delos S. Billings, TO
Patricia A. Adamowicz, AsstTO

Beacon

THE FISHKILL NATIONAL BANK
200 Main St. 12508
914/831-1180 Tr$1.2 Mil
Hd,PersTr,TrOpers: Vera M. Ferrone, Csh,TO&VP
TrInv,Nb: F.G. Staub, ExecVP

Binghamton

THE BANK OF NEW YORK
(South Tier Region)
91 Court Street 13901
607/724-0831 Tr$15 Mil
(Branch of New York City)
Hd: Richard C. Berry, VP

FIRST CITY DIVISION OF LINCOLN FIRST BANK,NatAssn
P.O. Box 700 13902
607/772-2261 Tr$203 Mil
Hd: Douglas R. Johnson, SrVP&SrTO
TrInv: J. Alden Butler, SrIO
PersTr,EmplBen: Robert L. Swearengin, TO
PersTr: Jo B. Newton, AsstTO
PersTr: Kenneth J. Schrader, AsstTO
PersTr: Kent Turner, TO

MARINE MIDLAND BANK,NatAssn
1 Marine Midland Plaza 13902
607/772-5524
(Branch of Southern Region Trust Dept.)
Mgr: Gail S.T. Webster, VP&SrTO

Bronxville

BARCLAYS BANK OF NEW YORK
(Trust Dept.)
132 Parkway Rd. 10708
914/337-2200 Tr/o$250 Mil
(Branch in Farmingdale)
Hd: Alfred V. Van Beuren, Jr., SrTO
PersTr: James A. Sutton, TO
Nb: Frank A. Perrotto, TrFinSvcsO
TrOpers: Dolores Benisatto, TOpO

Brooklyn

REPUBLIC NATIONAL BANK OF NEW YORK
342 Fulton St. 11201
212/643-8100 Tr$250 Mil
Hd: Richard T. Arkwright, SrVP
PersTr: John C. Kautz, VP
TrInv: Frederick N. Goehner, VP
EmplBen: Martin B. Linker, AsstVP

Buffalo

THE BANK OF NEW YORK, WESTERN REGION
284 Main St. 14202
716/847-7881
(Branch of New York City)
Hd,TrInv: James C. McMartin, VP
PersTr,Nb: James Huber, VP
TrOpers: Robert Galey, TO

LIBERTY NATIONAL BANK & TRUST CO.
424 Main St. 14240
716/847-7255
Hd: Frederick W. Stetz, SrVP&TO
PersTr: Selby R. Smith, VP&TO
TrInv: Gregory E. Frey, VP&TrInvO
EmplBen: Dave A. Schwartz, VP&TO
Nb: Ernest E. Hambleton, Jr., VP&TO

MANUFACTURERS & TRADERS TRUST CO.
1 M&T Plaza 14240
716/842-5547 Tr$392 Mil
(Branch in New York City)
Hd: Roy R. Neureuter, AdmVP
PersTr: Cornell S. Babcock, Jr., VP
CorpTr: Lawrence T. McGowan, TO&Mgr
TrInv: Jery K. Chambers, AsstVP
ComTrF: Sheila Murphy, TrAdm
EmplBen: David A. Newman, PenO&Mgr
TrOpers: Leslie Boynton, OpersMgr
Nb,TrMktg: Eugene A. Miller, VP

MARINE MIDLAND BANK,NatAssn
P.O. Box 803 14240
716/843-4108
(Western Region Dept-Branches in Jamestown & Niagara Falls)
Hd: G. Russell West, SrVP
PersTr: Herbert L. Zimmer, VP
TrInv: Edgar Muth, VP
ComTrF: Theodore C. Geier, VP
EmplBen: Alan Mason, Mgr
TrOpers: Samuel Ramaglia, VP
Nb: William C. Klager, VP

Canajoharie

CENTRAL NATIONAL BANK
24 Church St. 13317
518/673-3243 Tr$8 Mil
Hd: Edward W. Spraker, VP&TO

Canandaigua

CANANDAIGUA NATIONAL BANK & TRUST CO.
72 S. Main St. 14424
716/394-4260 Tr$22.6 Mil
Hd,TrInv: George W. Hamlin, Pres&TO
PersTr: Richard H. Hawks, Jr.
TrInv: Gregory S. MacKay, IO
TrOpers: Mrs. Hannelore F. Wells, AsstTO

LINCOLN FIRST BANK,NatAssn
130 S. Main St. 14424
716/394-5500
(Branch of Rochester)
Hd: Joseph P. Pesce, VP&MgrRegTrSvcs

Canton

THE ST. LAWRENCE NATIONAL BANK
45-49 Court St. 13617
315/386-4553 Tr$14 Mil
Hd,PersTr: Charlotte Liebig, ActgTO

Corning

FIRST BANK & TRUST CO.
P.O. Box 157 14830
607/962-2481 Tr$12 Mil
Hd: John M. Murphy, Jr., AsstVP&TO

LINCOLN FIRST BANK, NatAssn
2-8 E. Market St. 14830
607/962-4633
(Branch of Rochester)
Hd: Samuel A. Curtis, Jr., AsstVP&TO

Cortland

FIRST NATIONAL BANK
65 Main St. 13045
607/756-2831 Tr$15 Mil
Hd: Charles A. Gibson, SrVP&TO

DIRECT SUPPORT FOR THE CONQUEST OF CANCER

THE CANCER RESEARCH INSTITUTE, INC.

supports research in immunology and its application to the treatment, prevention, and ultimate conquest of cancer. We coordinate and support clinical and laboratory research programs around the world.

A MEANINGFUL CONTRIBUTION

A high percentage of your bequest, deferred gift, or legacy will go directly to the most qualified research programs seeking a cure for this dreaded disease.

Write to: CANCER RESEARCH INSTITUTE, INC., 133 East 58th Street, New York, NY 10022, Attn: William Parsons, Esq., 212-688-7515/800-223-7874

Write us for our brochure and financial report. Publicly supported-tax-exempt.

TRUSTWARE®
means results in...
000-AAA
NEW YORK

For more information contact:
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

38.1% of the subscribers of
TRUSTS & ESTATES
select mutual funds.

NEW YORK (Cont'd)

Elmira

CHEMUNG CANAL TRUST CO.
One Chemung Canal Plaza 14902
607/737-3711 Tr$200 Mil
Hd: John W. Bennett, SrVP&TO
PersTr,CorpTr: Malcolm C. Wiley, SrTO
TrInv: John F. Nolan, TrInvO
Jan P. Updegraff, VP
EmplBen: Helen J. Many, TO
Robert J. Hodgson, TO
TrOpers: Mary Sowa

PROPER PLANNING BROUGHT THE PUFFIN HOME

The National Audubon Society brought the puffin back to the East Coast. A new colony has again settled on Eastern Egg Rock in Muscongus Bay, Maine.

The Audubon Society planned for the puffin's future and would like to help you and your clients plan theirs as well.

Through the Society's Planned Giving Programs, we can produce important benefits:
- guaranteed life income
- tax savings and benefits
- reduction of estate taxes.

Write today for our free "Attorney and Trust Officer Kit", filled with information to help you plan your client's future.

JOHN F. HARTMAN
National Audubon Society
950 Third Avenue
New York, New York 10022
(212)546-9216 or
(212)832-3200

MARINE MIDLAND BANK,NatAssn
150 Lake St. 14902
607/737-2115
(Branch of Southern Region Trust Dept.)
Hd: Willis L. Minch, SrTO

Endicott

ENDICOTT TRUST CO.
35 Washington Ave. 13760
607/757-2543 Tr$50 Mil
Hd,Nb: William L. Nesbitt, VP&TO
TrAdm: Judy Micha, AsstVP&TO
TrOpers: Theo Robbins
TrInv: Janet Wilkins, TrInvO

Farmingdale

BARCLAYS BANK OF NEW YORK
170 Conklin Street 11735
516/752-0600
(Branch of Bronxville)
Hd: Frank A. Perrotto, TrFinSvcsO

Garden City

HEMPSTEAD BANK
1035 Stewart Ave. 11530
516/560-2365
Hd: Robert E. Pecaut, SrVP&TO
TrInv: Lucille N. Picht, TO
TrOpers: Linda M. Tweitmann, AdmAsst
Nb: Jeffrey Logan, AsstVP,NbRep
John Mooshian, AsstVP,NbRep

LONG ISLAND TRUST COMPANY
82 Seventh St. 11530
516/294-2500
Hd: Michael J. Sherin, SrVP&TO
PersTr,Nb: Bernard H. Schmitt, VP&TO
EmplBen,Nb: Robert L. Collins, VP&TO
PersTr: Francis V. Liantonio, VP&TO
TrInv: James D. Weeden, VP&TO
TrOpers: Thomas J. O'Day, VP
EmplBen: William Tuttle, VP&TO

Geneva

LINCOLN FIRST BANK,NatAssn
5 Seneca St. 14456
315/789-7700
(Branch of Rochester)
Hd: Gary F. Shultz, AsstVP&TO

Glen Cove

NASSAU TRUST CO.
9-13 Glen St. 11542
516/676-8400 Tr$41 Mil
Hd,TrInv: Samuel U. Mitchell, SrVP&TO
PersTr: Stevenson Hunter, AsstTO
CorpTr,EmplBen,Nb: Donald B.J. Smith, VP&TO
TrOpers: Arthur Dixon, TConslt

Glens Falls

FIRST NATIONAL BANK
P.O. Box 311 12801
518/792-1151 Tr$95 Mil
Hd: G. Nelson Lowe, SrVP&TO
PersTr,TrOpers: Mrs. Edith R. Hughes, TO
TrInv: Carter A. White, VP&IO
Nb: Thomas R. Foster, VP

GLENS FALLS NATIONAL BANK & TRUST CO.
250 Glen St. 12801
518/793-4121 Tr$70 Mil
Hd: Stanley A. Frederick, Jr., ExecVP&TO
PersTr: Thomas C. Curran, VP&TO
TrInv: Thomas L. Hoy, TrInvO
Nb: William McLaughlin, VP&TO

Gloversville

CITY NATIONAL BANK & TRUST CO.
P.O. Box 873 12078
518/725-3171 Tr$6.5 Mil
Hd: William N. Smith, 1stVP&TO

FULTON COUNTY NATIONAL BANK & TRUST CO.
P.O. Box 793 12078
518/725-3181 Tr$5 Mil
Hd: Mrs. Helen F. Jennings, TO

Hornell

STEUBEN TRUST CO.
P.O. Box 647 14843
607/324-5010 Tr$24 Mil
Hd: Jon F. Cleveland, VP&TO
Janice A. Wood, AsstTO

Huntington

CHEMICAL BANK
350 Main St. 11743
516/549-7253
(Branch of New York City)
J. Clinard, Jr., SrTO

Ithaca

FIRST BANK & TRUST CO. OF ITHACA
P.O. Box 70 14850
607/273-2331 Tr$35 Mil
Hd,CorpTr,TrInv,TrOpers: Edwin J. Paszkiewicz, VP&TO
PersTr,EmplBen: Brent Stephans, AsstTO
Nb: John F. Murphy, VP&TO

For more than three decades —

The National Cancer Foundation, Inc.

has helped advanced cancer patients — and their families — cope with the impact of catastrophic illness.

Deferred gifts and bequests will enable Cancer Care, Inc. to continue this service in the future.

For information, write or call
Harvey Bergman
Cancer Care, Inc.
and its parent organization
The National Cancer Foundation, Inc.
One Park Avenue
New York, N.Y. 10016
(212) 679-5700

TOMPKINS COUNTY TRUST CO.
110 N. Tioga St. 14850
607/273-3210 Tr$53 Mil
Hd: Donald Stewart, VP&TO
PersTr: James Hulbert, TO
Sam Brewer, TrAdm
EmplBen: Louise Herk, TO

Jamestown

BANKERS TRUST COMPANY OF WESTERN NEW YORK
202 N. Main St. 14701
716/661-3542 Tr$24 Mil
Hd,TrOpers: Elsie M. Anderson, VP&TO
PersTr,Nb: Robert F. Rohm, Jr., VP&TO

It's a matter of life and breath.®

An opportunity for giving

Respiratory disease causes more than 50% of deaths among American children under 1 year of age.

Bequests and life income gifts contribute significantly to the fight against lung disease.

For detailed information, write the American Lung Association, Director of Financial Development, 1740 Broadway, New York, N.Y. 10001.

AMERICAN LUNG ASSOCIATION
The 'Christmas Seal' People®

FIRST NATIONAL
(Div. of Lincoln First Bank,NatAssn)
2 E. Third St. 14701
716/483-4862 Tr$27 Mil
(Branch in Mayville)
Hd,PersTr,TrInv,Nb: Christopher A. Junker, VP&TO
EmplBen,TrOpers,PersTr: Edith T. Bensink, AsstTO

MARINE MIDLAND BANK,NatAssn
201 N. Main St. 14701
716/661-2021 Tr$65 Mil
(Branch of Western Region, TrDept, Buffalo)
Mgr: Francis B. Grow, VP

Kingston

BANKERS TRUST COMPANY OF HUDSON VALLEY,NatAssn
301 Wall Street 12401
914/338-6500, Ext. 428
(Branch of Poughkeepsie)
Hd: David Kvam, AsstTO

KEY TRUST COMPANY
260 Fair Street 12401
914/331-2400
(Branch of Albany)
Nb: Earle H. Foster, VP&TO
Adm: Ann M. Naccarrato, TrRep

RONDOUT NATIONAL BANK
635 Broadway 12401
914/331-5350
Hd: James F. Dwyer, Pres&TO
Thomas Rowland, TO

Latham

MANUFACTURERS HANOVER TRUST CO./CAPITAL REGION
P.O. Box 75 12110
518/783-2000
Hd: G. Philip McNally

Little Falls

HERKIMER COUNTY TRUST CO.
501 E. Main St. 13365
315/823-0300 Tr$10 Mil
Hd: Peter J. Coleman, TO

Malone

FARMERS NATIONAL BANK
130 E. Main St. 12953
518/483-7000
Hd,PersTr: Donald E. Stone, Pres&TO
Arlene A. Howard, VP&AsstTO
Carolyn J. Howard, AsstTO&AsstCsh

Mattituck

NORTH FORK BANK & TRUST CO.
11952
516/298-8366 Tr/o$12 Mil
Hd,PersTr,CorpTr,TrInv,Nb: John O. Ashton, VP&TO
EmplBen,TrOpers: Mrs. Nancy Makson, AsstTO

Mayville

FIRST NATIONAL
(Division of Lincoln First Bank,NatAssn)
14757
716/753-2135
(Branch of Jamestown)

Middletown

ORANGE COUNTY TRUST CO.
75 North St. 10940
914/343-3125 Tr$60 Mil
Hd,TrInv: Frank E. Smith, VP&SrTO
PersTr,EmplBen,TrOpers: Edward M. Klussman, TO
Nb: Richard Foote, AsstTO

AWARD WINNING NATIONAL SERVICE

FANNING

TRUSTS & INVESTMENT DIVISION

FANNING . . . A name that continues to gain more meaning with time.

FANNING . . . Twenty-five years of professional recruitment has taught us that identification and evaluation of qualifications are successful only when individual motivation is in accord with institutional need.

FANNING . . . Where Trust Bankers Meet.

- TRUST DEPARTMENT HEADS
- TRUST INVESTMENTS
- TRUST NEW BUSINESS
- TRUST ESTATE ADMINISTRATION
- PENSION TRUST
- CORPORATE TRUSTS
- INVESTMENT RESEARCH

CONTACT:
Dept. T
TRUSTS & INVESTMENT DIVISION

AWARD WINNING NATIONAL SERVICE FANNING

180 Broadway, NYC 10038 (212) 349-3800

COINS?
Consult HARMER ROOKE
...the problem solvers
when you must TURN RARE COINS
INTO SPENDING MONEY!

We AUCTION, BUY, SELL, COUNSEL ON RARE COIN
INVESTMENT and deal in AUTOGRAPHS, ANTIQUES and
PRE-COLUMBIAN, EGYPTIAN, ORIENTAL, HOLYLAND & GREEK ARTIFACTS

CALL TOLL-FREE, 800-221-7276
(Except in N.Y. State, New Jersey and Connecticut)

Harmer Rooke Numismatists Ltd.
3 East 57th Street, New York, N.Y. 10022 • (212) 751-1900

Guild's residence
for multihandicapped
young adults meets
urgent need.

YOUR LEGACY – A BETTER LIFE

for blind and multihandicapped
persons of all races and creeds

Write or call

John F. Heimerdinger, Exec. Dir.
The Jewish Guild for the Blind
15 W. 65th Street
New York, N.Y. 10023
212 595-2000

Founded in 1914

Specialists

FINE ARTS INSURANCE
APPRAISAL SERVICE
CONSERVATION SERVICE

For information, please contact us
through your broker or call directly.

NORDSTERN
SERVICE INTERNATIONAL (U.S.) INC.
116 JOHN STREET, SUITE 406, NEW YORK, N.Y. 10038 • TELEPHONE (212) 227-2224
Offices in: AMSTERDAM BRUSSELS COLOGNE LONDON MADRID PARIS ZURICH

NEW YORK (Cont'd)

New York City

ATLANTIC BANK OF N.Y.
960 Avenue of the Americas 10001
212/695-5400
Hd: R.C. Faruolo, TO
Opers: Joan Dalton, TrAdm

BANCO CENTRAL OF NEW YORK
50 Broadway 10004
212/785-0700 Tr$11 Mil
Hd. Paul C. O'Connell
TrOpers: Barbara Himmer, TOpO

BANK LEUMI TRUST CO. OF N.Y.
25 Broad St. 10004
212/943-3613 Tr$150 Mil
Hd: James H. Shurmon, Jr., VP
PersTr,CorpTr: Joseph S. Sigillo, TO
TrOpers: Shula Adler

THE BANK OF NEW YORK
48 Wall St. 10015
212/530-1161 Tr$6.6 Mil
(Branches in Albany, Binghamton, Buffalo, Newburgh, Olean, Syracuse & White Plains)
Hd,TrInv: Douglas F. Adams, SrVP
PersTr: Joseph C. Hoopes, JrVP
CorpTr: Sheldon Harrison, SrVP
ComTrF: Harry P. Peterman, TO
EmplBen: Douglas A. Leslie, VP
TrOpers: Walter H. Cushman, SrVP
Nb: Adrienne Maxwell, VP

THE BANK OF NOVA SCOTIA TRUST CO.
67 Wall St. 10005
212/825-2432
Hd: G.E. Timmes, Sec&TO

Lubin
Galleries

30 West 26 Street
New York City
(212) 924-3777

Auctioneers of
Fine Art and
Personal
Property
Since 1950

Complete or Partial
Contents of
Homes and Estates
Purchased or Sold
At Auction

For information and/or
further details
one of our evaluators
will gladly assist you

BANK OF TOKYO TRUST CO.
100 Broadway 10005
212/766-7956
Hd: Ryutaro Yoshioka, SrVP&Mgr
PersTr: Kiyotaka Shirai, VP
CorpTr: Joe Bugay, AsstVP
TrInv: Charles E. Ryan, AsstVP
ComTrF,EmplBen: Hikaru Okuma, VP
TrOpers: Peter Perlett, TO
Dennis Demetropoulos, TO
Nb: Glen Mitchel, NewAcctsO

BANKERS TRUST CO.
280 Park Ave. 10017
212/755-2500 Tr$34.4 Bil
(Branch in White Plains)
Hd: Edward A. Lesser, ExecVP
Dpt&PersFinMgmt: Malcolm A. Stevenson, ExecVP
CorpTr: Robert I. Landau, SrVP
EmplBen: Dexter D. Earle, SrVP
TrOpers: John W. Kelly, SrVP
ComTrF: Joseph Riepe, AsstTO
InvPol: H. Kent Atkins, SrVP
SecurMktg: Roger A. Martin, VP

BESSEMER TRUST COMPANY,NatAssn
245 Park Ave. 10167
212/949-7700 Tr$1.1 Bil
Hd: John R. Whitmore, Pres&CEO
PersTr: Guy S. Waltman, ExecVP
TrInv,EmplBen: Charles W. Hastings, ExecVP
ComTrF: Robin H. Prince, SrVP
TrOpers: John L. Fox, ExecVP
Nb: Robert C. Elliott, SrVP

BRADFORD TRUST CO.
67 Broad St. 10004
212/530-2900
Hd: Robert E. Prothero, Chm
CorpTr,StockTrans: James L. Mann, Pres
InstDiv: Thomas J. Perna, VP
Art Pivirotto, VP

Serving families of all
races and creeds since 1869

The New York Foundling Hospital | Center for Parent and Child Development

*Your clients' bequests
to the Foundling
help save children —
America's most valuable
natural resource*

BILL COSBY
Honorary Chairman, Development

*For more information about
the Foundling, please contact:*

Arthur Zwiebel
Director of Development
1175 Third Avenue
New York, N.Y. 10021
Telephone: (212) 879-7979

LEADING U.S. STAMP AUCTIONEERS

Our services are promptly available anywhere for the appraisal of stamp collections and their disposition.
Arrangements can be made for outright cash sale to any amount or for dispersal by public auction.
We sell a greater value of rare stamps than any auction firm in the United States: over $17,000,000.00 in 1980.
Send for informative brochure.

Established 51 years.

Robert A. Siegel
AUCTION GALLERIES, INC.

160 East 56th Street
New York, NY 10022
Tel. (212) 753-6421

auctioneers
of the world's
most valuable
stamp
$935,000.00

ONE CENT
GUIANA.

OF INTEREST TO: SECURITIES OPERATIONS MANAGEMENT

SWEENEY ASSOCIATES, INC.

Securities Processing Specialists

Mortimer Sweeney, C.P.A.
PRINCIPAL

120 Wall Street, Suite 2725
New York, N.Y. 10005
(212) 344-2436-7-8
Eves/Wkends: (203) 255-2178

**FOR BANKERS & BROKERS
MY WALL STREET EXPERIENCED STAFF
YOUR INTERIM TASK FORCE
LONG TERM/SHORT TERM PROJECTS**

SERVICES

INCOME • EQUITIES • MONEY FUNDS • STOCK RECORD & DIVIDENDS • RESEARCH & RECOVERY • PERSONAL TRUST • CORPORATE TRUST • AGENCY • P&S • DTC • GNMA • MARGIN • TENDERS • RIGHTS • PROXIES • BOND INTEREST • DIVIDENDS • REORG. • CASH FLOW • COD • INCOME COLLECTION • SECURITIES COUNTS • BANK RECONCILIATIONS • PRE-AUDIT • CONTROL • CONFIRMATIONS • PROCESSING • PROOF • BALANCING • MSRMB • SPECIAL PROJECTS • CONVERSIONS • PROJECT MGRS. • ACCOUNTANTS • TECHNICAL STAFF • MERGERS • CONTINGENCIES • ASSET RECOVERY • DOMESTIC & INTERNATIONAL ASSIGNMENTS

Private Banking Division
Citibank, N.A.
One Citicorp Center
New York, N.Y.
10043

CITIBANK

WE WANT TO BUY
BETTER UNITED STATES
AND FOREIGN
STAMP AND COIN HOLDINGS

As one of the largest retail stamp and coin firms in the world for almost half a century, we are prepared to make immediate payments from unlimited resources. One of our nationwide representatives can be made available to view your property upon receipt of a description of your holdings.

MINKUS STAMP & COIN CO., INC.
BUYING OFFICE
116 WEST 32nd STREET NEW YORK, N.Y. 10001 (212) 564-9200

Covenant House
Under 21

Since 1969 this vital and dynamic child-care program has helped 20,000 homeless and abused street kids and runaways. As we are 90% privately supported, we welcome your inquiries about our child-care program and our lifetime gifts and bequest programs:

Covenant House Department T
460 West 41st Street
New York, New York 10036

RECRUITING
If you are seeking new employment opportunities in any areas of Trust and Investments in the New York Metropolitan Region, we will be pleased to be of service. Ours is a confidential professional organization. All fees paid by our clients.
Kindly direct all inquiries to:
SUZANNE MURPHY

da
DRUMMOND ASSOCIATES
30 Broad Street
New York, N.Y. 10004
(212) 248-1120
Serving The Banking Community Since 1966

NEW YORK (Cont'd)

New York (Cont'd)

THE CANADIAN BANK OF COMMERCE TRUST CO.
20 Exchange Plaza 10005
212/825-7000
  Hd,CorpTr,Nb: W.W. O'Connell, II, VP&TO
  TrOpers: Mary Ann Lorenzo, AsstVP&TO

THE CHASE MANHATTAN BANK,NatAssn
1211 Avenue of the Americas 10036
212/730-3000   Tr/o$22 Bil
TRUST DEPARTMENT:
  Hd: A. Edward Allinson, SrVP
  Domestic Private Banking: Frederic H. Williams, SrVP
  EmplBen,TrSvcsGp: Edward A. Madden, VP
  CorpTr&AgcyGp: Ernest L. Loser, SrVP
  InvMgrCorp: Stephen E. Canter, VP
  Private Banking Int'l: William J. Kaufmann, VP

CHEMICAL BANK
30 Rockefeller Plaza 10112
212/621-2300   Tr$8.2 Bil
(Offices in Huntington & White Plains)
  Hd: W. Perry Neff, ExecVP
  InvPol: Kenneth S. Rolland, ExecVP
    James A. Favia, SrVP
  TrOpers: Richard F. Mangogna, SrVP
  CorpTr: Nicholas G. Baldino, SrVP
  CorpTrAdm: John J. Fleming, VP
PERSONAL GROUP:
  Hd,ComTrF: Michael F. Sassi, VP
  Inv: Thomas F. Hodgman, SrVP
  Admin: Sherwood L. Monahan, VP
CORP. NON-INVEST PRODUCT GROUP:
  Hd: Rein Lumi, VP
  Admin: Robert J. Moriarty, SrTO

Located in
ISRAEL...
Serving the
WORLD

With scientific research in
•Cancer
•Multiple Sclerosis
•Tay Sachs Disease
•Children's Diseases
•Sickle Cell Anemia
•Neurological Disorders
•Mental Illness
•Drug Addiction
•New Energy Sources
•Environmental Protection
•Enlarging the World's Food Supply

THE WEIZMANN INSTITUTE
OF SCIENCE
Rehovot, Israel

For information about our Deferred Giving and Bequest Program, contact:
Bernard Braginsky
American Committee for the
Weizmann Institute of Science
515 Park Avenue
New York, New York 10022
212/752-1300

CHEMICAL ASSET MANAGEMENT:
Hd: Kenneth S. Rolland, ExecVP
Inv: Robert D. Hill, SrVP
Nb: William G. Gallagher, VP
INTERNATIONAL INVESTMENT GROUP:
Hd: Walter M. Noel, Jr., SrVP
Admin: Marius V. Marijosius, VP
DOMESTIC PRIVATE BANKING GROUP:
Hd: Anthony P. Halsey, SrVP
Admin: Harold D. Corney, Jr., VP

CITIBANK,NatAssn
One Citicorp Center
153 East 53rd Street 10043
212/559-1000 Tr$26.6 Bil
INVESTMENT MANAGEMENT GROUP
Anthony C. Howkins
PRIVATE BANKING DIVISION
Hd: Stewart B. Clifford, SrVP
Inv: Geoffrey Raymond, VP
Tr,Est: Sidney H. Schneck, VP
INVESTMENT DIVISION
Peter H. Vermilye,
SrVP,ChmInvO&ChmInvPolComm
InstBus/ClRel: Alexander J. Thomson, VP
InstPtfolMgmt: Dan I. Abrams, VP
InvRsch: Charles Porten, VP
REInv,Mgmt: James M. Trucksess, Jr., SrVP
FI: Nolen Bailey, VP
INTERNATIONAL SERVICES DIVISION
John T. Fogarty, SrVP
SECURITIES ADMINISTRATION DIVISION
William Gerard, SrVP
AssetSvcing: Raymond Parodi, VP
Mktg: Lawrence Heath, VP

EUROPEAN AMERICAN BANK & TRUST CO.
10 Hanover Square 10005
212/437-2418 Tr$84 Mil
Hd: Alexandre G. Castet, VP&SrTO
John S. McEvoy, VP&TO
CorpTr: Helmut Langefeld, AsstTO
PersTr: Gerald Roder, AsstTO
TrInv,EmplBen: Thomas A. Famiglетti, TO
Peter W. Endler, AsstTrInvO

FIDUCIARY TRUST CO. OF NEW YORK
Two World Trade Center 10048
212/466-4100 Tr/o$12 Bil
Hd: Harry W. Fowler, Chm
Lawrence S. Huntington, Pres
Henry H. Moulton, ExecVP&VChm
James E. Deane, SrVP&GenCoun
TrInv: L.F.B. Doyle, ExecVP
EmplBen: Thomas C. Borruso, VP
Nb: Peter V. Haight, VP
George J. Mullen, VP
Rsch: Charles H. Mouquin, SrVP
Rsch: Peter L. Holstein, SrVP
Tax: Thomas F. Gorman, VP
Admin: Edward F. Cunningham, ExecVP

IRVING TRUST COMPANY
One Wall St. 10015
212/487-2121 Tr$5.3 Bil
FIDUCIARY SERVICES GROUP
Hd: John A. Orr, ExecVP
Tr&InvSvcs: Thomas W. Archibald, SrVP
PersTr: Janet E. Hunt, SrVP
InvRes: Peter D. Richardson, SrVP
ComTrF: Howard R. Patch, Jr., VP
Nb: Donald B. Verrilli, VP

MANUFACTURERS HANOVER TRUST CO.
600 Fifth Ave. 10020
212/957-1400 Tr$12.5 Bil
Hd: Joseph L. McElroy, ExecVP
PersTr: Robert C. Williams, SrVP
CorpTr: Frank W. Kaestner, SrVP
TrInv: Victor J. Melone, SrVP
ComTrF: Ralph J. Mills, Jr., VP
EmplBen: Charles A. Moran, SrVP
TrOpers: Frank Gibbs, VP
Nb: Hans P. Ziegler, VP

900 Accounting Firms
& CPA's subscribe to
TRUSTS & ESTATES

The Cartier jewelry counselor will help you discreetly dispose of unwanted jewels and objects of vertu: a service to private owners, banks and estates. For further information or inquiries, call or write:

Cartier
Department 33
653 Fifth Avenue, New York, N.Y. 10022
(212) PL3-0111

IHB SERVICES FOR THE BLIND

Helping the blind to help themselves since 1893.

For information on arranging a legacy or other gift, contact:

Maurice A. D'Angelo, Assoc. Exec. Dir.
THE INDUSTRIAL HOME FOR THE BLIND
57 Willoughby St., Brooklyn, N.Y. 11201
Telephone: (212) 522-2122

New York...
Let Dreyfus lead you out of the cash management jungle.

Contact David Pinto
(212) 935-5920
Dreyfus Service Corporation
600 Madison Avenue
New York, NY 10022

AMERICAN INDIANS

Founded in 1923, the Association on American Indian Affairs is a tax-exempt, voluntary, non-profit charitable organization, dedicated to improving the health, education, and social well-being of American Indian tribes and defending their treaty rights.

For further information write to: Mr. Steven Unger, Department TE, Association on American Indian Affairs, 432 Park Avenue South, New York, N.Y. 10016. Telephone: (212) 689-8720.

Association on American Indian Affairs, Inc.

O'REILLY APPRAISALS, INC.
402 East 79 Street
New York City 10021

Inheritance & Insurance Valuations

Auction Consultants
(212) 472-9000

William H. O'Reilly
Edward P. O'Reilly

A legacy to continue your concern.

The Bide-A-Wee Home Association, a refuge for friendless animals, was founded in 1903 on the principle: **"We never destroy an animal unless incurably ill."**

Today it operates three shelters and clinics in New York City and Long Island. Each year over fifteen thousand animals — dogs, cats, puppies, kittens — are accepted for care by its shelters and are eventually placed for adoption in new homes. In many instances, for an unwanted animal, Bide-A-Wee is the only door to a new master, a new home, and the love which makes of a pet a particular gift of God.

Memorial opportunities exist within the organization and special arrangements can also be made whereby Bide-A-Wee will accept surviving pets of deceased legators into its shelter program.

Bide-A-Wee Home Association
410 East 38th Street New York, New York 10016 Telephone: (212) 532-6395

The Association is incorporated as a not-for-profit membership corporation in New York State.

Anthony R. Riotto Associates

Representing nationwide opportunities
in the
Trust and Investment community
Contact in utmost confidence

Anthony R. Riotto Associates
355 Lexington Avenue, New York, New York 10017
(212) 286-0100

NEW YORK (Cont'd)

New York (Cont'd)

MARINE MIDLAND BANK,NatAssn
250 Park Ave. 10177
212/949-6500 Tr$4 Bil
(Regional Trust Depts. in Buffalo, Elmira, New York City, Rochester, Syracuse, & Troy)
GENERAL TRUST DIVISION:
- Hd: Hiram F. Moody, Jr., ExecVP
- Plng&Mktg: Frederick A. Palumbo, AdmVP
- PersTr: G. Russell West, SrVP
- CorpTr,InstAdmin: William P. Gaines, AdmVP
- DivAdm: Richard J. Loos, SrVP
- InstSales: Michael J. Dailey, VP

EASTERN REGION TRUST DEPT:
- PersTr: Hans R.K. Sommerhoff, AdmVP

MORGAN GUARANTY TRUST CO.
9 West 57th St. 10019
212/826-7586
TRUST & INVESTMENTS DIV:
- Harrison V. Smith, ExecVP
- David L. Hopkins, Jr., SrVP
- Investments:
  - Carl E. Hathaway, SrVP
  - Hiram E. Moody, SrVP
- Personal Trust Admin:
  - Thomas J. Sweeney, SrVP
- Pension Trust Admin:
  - Bernard F. Curry, SrVP

INTERNATIONAL PRIVATE BANKING:
- Harry Barbee, Jr., SrVP

CORPORATE TRUST & STOCK TRANSFER:
- CorpTr: G.B. Levey, VP
- StkTrans: Thomas W. Stanley, SrVP
- CorpFees: George C. Spahn, VP
- Nb: John C. Grund, VP

FRED LEIGHTON

New York's most important retailer of

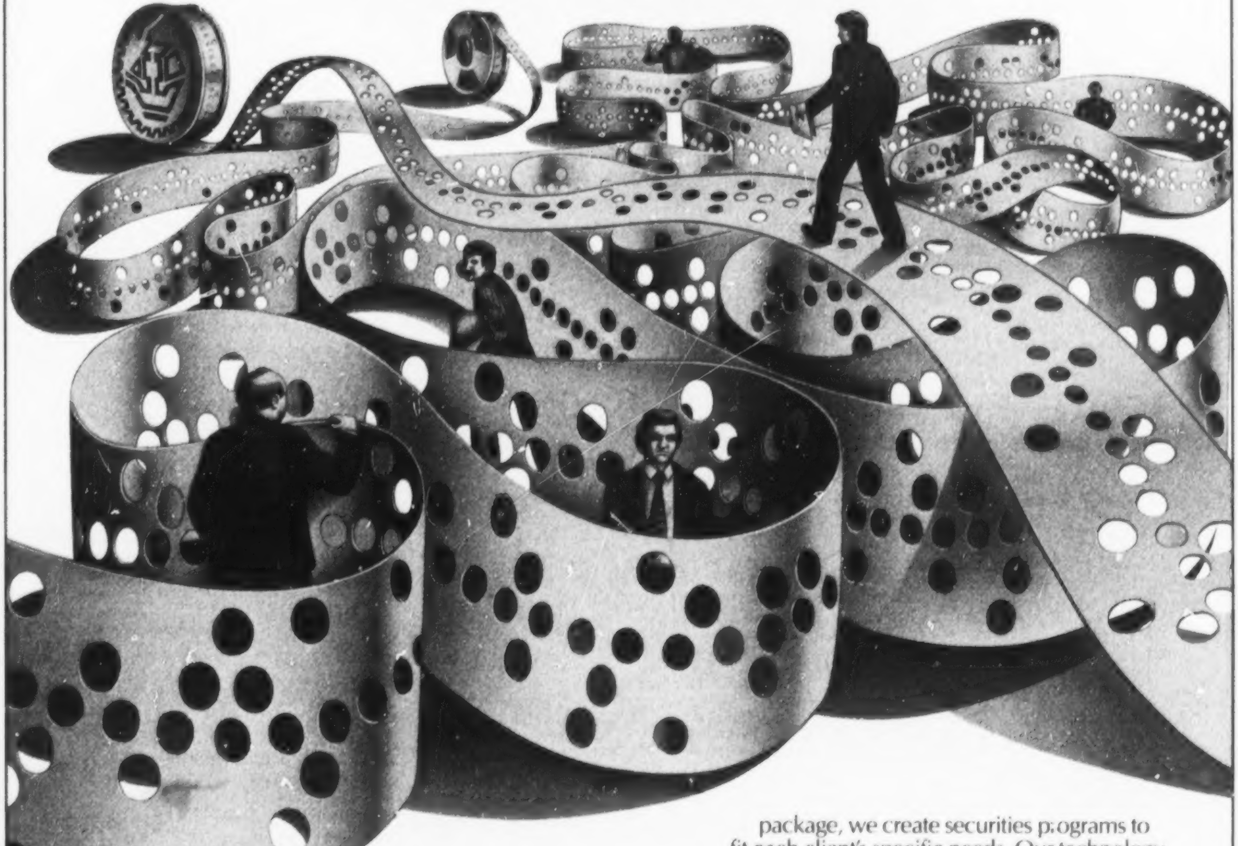
ESTATE JEWELRY

Will pay highest cash prices immediately, and with privacy, to

BANKS AND INDIVIDUALS FOR PERIOD PIECES AND PRECIOUS STONES

763 Madison Avenue
N.Y., N.Y. 10021
(212) 288-1872

GET SECURITIES PROCESSING WITHOUT GETTING LOST IN THE PROCESS. TELL IT TO THE MARINE.



Nowadays it's almost impossible to be competitive in securities processing unless you're completely computerized. But the cost and disruption of such a conversion is often too much for an institution to bear. So how can you handle your client's securities without drowning in a sea of red ink and paper?

"Piggyback" on our back. Marine Midland Bank is a founder-member of the Depository Trust Company. By riding piggyback on our DTC membership, you can have sophisticated securities processing without the high cost of direct DTC participation. And that's not all.

Computerized-yet-personalized. We've been a leader in book-entry technology since its inception in 1968. But our main concern is not hardware. What's most important to us is how that hardware can best serve you, our customers.

We made sure that flexibility was designed into our system from the beginning. Now, while other custodians treat securities handling as a take-it-or-leave-it package, we create securities programs to fit each client's specific needs. Our technology is first-rate so we can put our customers first.

Our community is ready to serve your community. All our account managers, systems specialists, and support staff are organized as one operation. So you get the top quality service Marine Midland customers have come to expect from one of the most experienced securities teams in the business. Experts are always on hand to answer your every inquiry. Communication is quick and direct. And with such a close-knit, coordinated community, if there ever is a problem it can be resolved almost immediately.

Put your trust in our trust specialists. Our securities custody service is an integral part of our Trust Division. So you receive the same high quality attention our own trust customers receive. We wouldn't have it any other way.

Personalized service with state-of-the-art technology built right in. That's Marine Midland. So if you're looking for a securities service that won't lose you in the process, call Michael Dailey at (212) 949-6534. When you tell it to the Marine, we listen to what you say.

MARINE MIDLAND BANK, N.A.

Trust Division, 250 Park Avenue, New York, New York 10177

NEW YORK (Cont'd)

New York (Cont'd)

NATIONAL BANK OF NORTH AMERICA
44 Wall Street 10005
212/623-4000 Tr/o$200 Mil
(Branch in W. Hempstead)
Tr&InvDept: Robert F. Harrs, VP
EmplBen: Ronald K. Olson, VP
PersTr: Arthur E. Beyer, VP
CORPORATE TRUST DEPT:
80 Pine Street 10005
William McLaughlin, VP

NBW DIVISION, LINCOLN FIRST BANK,NatAssn
31 Mamaroneck Avenue 10601
914/328-8000 Tr$183 Mil
Hd. R. Allen Lewis, SrVP&SrTO
PersTr: John B. Smith, VP&TO
TrInv,EmplBen: Harold W. Stein, VP&SrIO
TrOpers: Lynne Civita, TOpO
Nb: Joseph S. O'Malley, VP&TO

NORTHWESTERN TRUST COMPANY
40 Wall Street 10005
(Branch of Northwestern National Bank, Minneapolis, MN)
George S. Warren, Pres
Elaine M. Swidron, Treas
Brian W. Holmes, VP

REPUBLIC NATIONAL BANK OF NEW YORK
452 Fifth Ave. 10018
212/855-5000 Tr$250 Mil
Hd: Richard T. Arkwright, SrVP
PersTr: John C. Kautz, VP
TrInv: Frederick N. Goehner, VP
EmplBen: Martin B. Linker, AsstVP

THE ROYAL BANK & TRUST CO.
68 Williams St. 10005
212/363-6000
Hd: John Penhale, VP

J. HENRY SCHRODER BANK & TRUST CO.
One State St. 10015
212/259-6500 Tr$400 Mil
Hd: Colin A. Browning, ExecVP&SrTO
PersTr,EmplBen,Nb: William M. Otterbein, 1stVP
CorpTr: George R. Sievers, 1stVP
TrInv: Charles Robbins, SrVP
TrOpers: Thomas F. Tierney, VP
Nb: Mark B. Cohen, SrVP
StkTrans: Paul Sicari, SrVP

STERLING NATIONAL BANK & TRUST CO.
540 Madison Ave. 10022
212/826-2200 Tr$100 Mil
Hd,EmplBen,Nb: Joseph M. O'Laughlin, SrVP&TO
PersTr,CorpTr,Nb: Milton H. Wohl, VP&TO
TrInv: Michael Materasso, VP
TrOpers: Robert F. Baker, AsstTO

UNITED STATES TRUST CO. OF NEW YORK
45 Wall St. 10005
212/425-4500 Tr$11.4 Bil
Hd: H Marshall Schwarz, ExecVP
PersTr: Frederick S. Wonham, SrVP
CorpTr: Malcolm J. Hood, SrVP
TrInv: Harold P. Wilmerding, SrVP
ComTrF: Carl J. Stinchcomb, SrVP
EmplBen: Frank C. Grady, SrVP
TrOpers: James E. Bacon, ExecVP
Nb: Joseph J. Verbard, AsstVP
Nb-Pers: J. J. Verbaro, Jr., AsstVP
Nb-Pens: Richard R. Smith, VP

Newark

LINCOLN FIRST BANK,NatAssn
140 S. Main St. 14513
315/331-3030
(Branch of Rochester)
Hd: Ansel Stork, VP&Mgr

Newburgh

THE BANK OF NEW YORK, MID-HUDSON REGION
280 Broadway 12550
914/561-8200 Tr$125 Mil
(Branch of New York City)
Hd,Nb: Francis X. Gallivan, SrVP
PersTr: Charles C. Ulshafer, VP
TrInv: James F. Cataldo, VP

COLUMBUS TRUST CO.
76 Broadway 12550
914/561-2700
Hd: Helen D. DeRoma, TO

HIGHLAND NATIONAL BANK
P.O. Box 831 12550
914/562-4000 Tr$66 Mil
Hd,TrInv,EmplBen,Nb: Marvin R. Rotenberg, SrVP&TO
PersTr,CorpTr,TrOpers,Nb: Paul G. Kosaro, VP&TO

Niagara Falls

MARINE MIDLAND BANK,NatAssn
256 Third St. 14302
716/278-5041
(Branch of Western Region Trust Dept, Buffalo)
Mgr: Donald L. Thurman, VP

Norwich

NATIONAL BANK & TRUST CO.
P.O. Box 351 13815
607/334-2231 Tr$150 Mil
Hd: James A. Hoy, VP&SrTO
PersTr,AsstMgr,Nb: John D. Roberts, VP&TO
CorpTr: John H. O'Neil, TO
TrOpers: Kathlene Swift, AsstAdm
TrInv,ComTrF: John Cook, VP&TrInvO
EmplBen: Charles Lord, VP

Ogdensburg

ONEIDA NATIONAL BANK & TRUST CO. OF CENTRAL NEW YORK
320 Ford St. 13669
316/393-2700
(Branch of Utica)
Hd: Frank Bateman, VP&TO

Olean

THE BANK OF NEW YORK
P.O. Box 574 14760
716/372-0110 Tr$32 Mil
(Branch of New York City)
Hd,TrInv,Nb: Michael A. Patton, VP
PersTr: L. Thomas Malone, TO

APPRAISERS AND PLANNERS, INC.

REAL ESTATE APPRAISALS

GIFT TAX
ESTATES
REVALUATIONS
CONSULTATIONS

EXPERT TESTIMONY
ASSESSMENT REVIEW
ACQUISITIONS
DISPOSITIONS

PLANNING SERVICES

ZONING CONSULTATION
IMPACT STATEMENTS

FEASIBILITY STUDIES
LAND DISPOSITION

Edward Levy, ASA
James L. Levy, ASA

500 Fifth Avenue
New York, NY 10036
212-221-8300

Roger M. Darby, MAI
Daniel P. Lane, MAI

416 Ridgeway
White Plains, NY 10606
914-948-6277

MTB

MANFRA, TORDELLA & BROOKES, INC.
(Internationally Known Foreign Currency Dealers)

We Are Buyers & Appraisers of Coin Collections or Bank Note Collections
FROM ESTATES BEING HELD BY BANKS OR INSTITUTIONS

Also U.S. & Foreign Gold & Silver Coins
available in quantity or as single pieces.
Write for our full color brochure.
Contact Luis Vigdor, Manager Numismatic Div.

Manfra, Tordella & Brookes, Inc.
30 Rockefeller Plaza, N.Y., N.Y. 10020 (212) 974-3400

Oneida

ONEIDA VALLEY NATIONAL BANK
160 Main St. 13421
315/363-4500 Tr$7 Mil
Hd: Robert H. Fearon, Jr., Pres&TO
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: John A. Reinhardt, SrVP&TO

Oneonta

WILBER NATIONAL BANK
245 Main St. 13820
607/432-1700 Tr$59 Mil
Hd,CorpTr,EmplBen,Nb: Benjamin C. Nesbitt, VP&SrTO
PersTr: Wanda Perry, TO
TrInv: Bonnie Engler, TrInvO
ComTrF: Duane B. McMorris, TO
TrOpers: Priscilla Welch, Mgr&TO

Oriskany Falls

CITIBANK (NEW YORK STATE),NatAssn
212 Main St. 13425
315/821-7238
Hd: Aubrey F. Alberding, Jr., Mgr

Owego

OWEGO NATIONAL BANK
P.O. Box 197 13827
607/687-0670 Tr$5.5 Mil
Hd: Edward J. Wood, Jr., Pres&SrTO
Patricia P. Gorman, TO&Treas
Robin A. Vergason, AsstTO

FIRST FEDERAL
COIN CORPORATION

Authenti-Coin™
All coins insured for your protection

We buy and sell all U.S. coins and currency

Estates purchased or appraised

Investment programs for individuals, pensions and profit sharing plans

Professionally managed coin portfolios

Neil S. Berman
Ied S. Berman

18 East 48th Street
New York, New York 10017
(212) 888-1001
(800) 221-4994

By appointment only

Patchogue

ISLAND STATE BANK
47 W. Main St. 11772
516/475-3020 Tr$.458 Mil
Hd: George C. Furman, Chm&TO

Plattsburg

STATE BANK OF ALBANY
25-27 Margaret St. 12901
518/561-3100
(Branch of Albany)
Hd: Arthur Higgins, AsstTO

Poughkeepsie

BANKERS TRUST COMPANY OF HUDSON VALLEY,NatAssn
17 Market Street 12601
914/471-0100, Ext. 441 Tr$16 Mil
(Branch in Kingston)
Hd: James S. Hedges, II, VP&TO

DUTCHESS BANK & TRUST CO.
285 Main Mall 12602
914/471-2200 Tr$10 Mil
Hd: Owen T. Clarke, Jr., VP&TO

Red Hook

FIRST NATIONAL BANK
28 W. Market St. 12571
914/758-2311
Hd: L.W. Hapeman, Pres
Stanley W. Lynk, VP

Riverhead

SUFFOLK COUNTY NATIONAL BANK
P.O. Box 269 11901
516/727-2700
Hd: Joseph H. Gibbons, TO

Rochester

CENTRAL TRUST CO.
44 Exchange St. 14614
716/546-4500 Tr$325 Mil
Hd: Robert E. Dell, SrVP&TO
TrInv: Lawrence Broadhurst, SrVP
TrOpers: James Genthner, TOpO
Nb: Joseph P. Coonan, TO

LINCOLN FIRST BANK,NatAssn
One Lincoln First Square 14643
716/262-2433 Tr$2.62 Bil
(Branches in Canandaigua, Corning, Geneva & Newark)
Hd: Peter O. Brown, SrVP
PersTr: James P. Atwater, VP
CorpTr: Brian Hickey, VP
TrInv: Robert Simpson, Jr., SrVP
ComTrF: William Dwyer, VP
Arthur Jann, AsstVP
EmplBen: George Elferink, VP
TrOpers: Richard Leonardi, VP
Nb: James H. McBride, VP
Thaddeus S. Newell, III, VP&Mgr-PvtBnkg

MARINE MIDLAND BANK,NatAssn
One Marine Midland Plaza 14639
715/428-3700
Hd,PersTr: William J. Stephans, Jr., SrVP
EmplBen: Charles F. Pickhardt, VP
Nb: Dana R. Consler, SrFPO

SECURITY TRUST CO.
1 East Ave. 14638
716/546-9120 Tr$1.1 Bil
Hd: Richard G. Crawford, SrVP&Mgr
PersTr: Scott E. Alexander, VP&Mgr
CorpTr,TrOpers: Dennis Slimmer, VP&SrTOpMgr
TrInv: James A. Knauf, VP&Mgr
ComTrF,EmplBen: Clarence B. Ellsworth, Jr., VP,TO&Mgr
Nb: Edwin J. Paszkiewicz, VP&Mgr
InvMgt: Trevor C. Lewis, VP&Mgr
Tax: Katharine R. Woodard, VP&Mgr

Roscoe

SULLIVAN COY NATIONAL BANK OF LIBERTY
Broad St. 12776
607/498-4101 Tr/u$1 Mil
Hd: J. Richard Fersch, VP&TO
Elizabeth Argent, AsstCsh&AsstTO

Sayville,L.I.

KEY TRUST COMPANY
131 Main Street 11782
516/589-0700
(Branch of Albany)
Nb: William H. Hollingsworth, FPO

“Bones can break, muscles can atrophy, glands can loaf, even the brain can go to sleep without immediate danger to survival”

“But should the kidneys fail . . . neither bones, muscle, gland nor brain could carry on.”

Dr Homer W. Smith,
Professor of Physiology
New York University
College of Medicine

Bequests to the National Kidney Foundation will aid in our fight against kidney disease through research, education, services and organ donation.

For detailed information, contact your local kidney foundation or the

NATIONAL KIDNEY FOUNDATION

2 Park Avenue New York, N.Y. 10016
(212) 889-2210

NEW YORK (Cont'd)

Scarsdale

SCARSDALE NATIONAL BANK & TRUST CO.
8 E. Parkway 10583
914/723-1300 Tr$70 Mil
Hd,PersTr: Clark W. Williams, SrVP&TO
PersTr: W. Ward Whipple, VP&TO
TrInv: John P. Axtell, VP&TO
TrOpers: Catherine P. Doucette, VP&TO

SOONER OR LATER WE'LL CURE LEUKEMIA

WHETHER IT'S SOONER OR LATER IS UP TO YOU

Life is the bottom line for leukemia patients. The cure must be sooner than later.

Scientists have been able to extend lives and some leukemias are considered cured.

Through research, sooner or later human beings will be free of the threat of leukemia. But right now ... when life is the bottom line for leukemia patients ... we can't think in terms of "later."

For information on how your clients can help us eradicate leukemia's threat to life, please contact a local chapter of the Leukemia Society of America, Inc. or write to:

leukemia
society of america, inc.
800 Second Avenue
New York, N.Y. 10017
(212) 573-8484

900 Accounting Firms
& CPA's subscribe to
TRUSTS & ESTATES

Schenectady

MOHAWK NATIONAL BANK
216 State St. 12301
518/370-7671 Tr$43 Mil
Hd,TrInv,Nb: Eslin D. Brace, VP&TO
TrOpers,EmplBen: Ann MacHattie, AdmAsst
CorpTr,EstAdm: Henry C. Lockwood, TO

SCHENECTADY TRUST CO. (TRUST DIVISION)
P.O. Box 380 12301
518/377-3311 Tr$155 Mil
Hd: Peter A. Zakriski, SrVP
PersTr: James Niland, VP&TO
TrInv: William H. Milton, III ExecVP&Sec
ComTrF,EmplBen: Thomas P. Brett, TO
TrOpers: Bertha F. Lawyer, AsstTO
Nb: Kathryn M. Showers, SrTrRep

Smithtown

BANK OF SMITHTOWN
P.O. Box 456 11787
516/360-9313 Tr$50 Mil
Hd,TrInv: Barbara A. Confer, VP&TO
PersTr: Kathleen Caldarola
TrOpers: Claire Michalopoulos
EmplBen: Gail Ramirez

Staten Island

COMMUNITY NATIONAL BANK & TRUST CO.
P.O. Box 222 10306
212/436-4502 Tr$20 Mil
Hd: Vincenza Palumbo, TOpO

Syracuse

THE BANK OF NEW YORK
(Central Region)
500 Genesee St. 13202
315/424-7707
(Branch of New York City)
Hd: Lawrence J. Gorman, VP

KEY BANK OF CENTRAL NEW YORK
201 S. Warren St. 13202
315/470-5209-10
Hd: William C. Francher, VP&TO
PersTr: Robert B. Salisbury, VP&TO
TrInv: Fred Pitone, VP
EmplBen: Robert C. Haege, SrTO
Nb: Howard S. Ford, SrTO

KEY TRUST COMPANY
(Central Region)
201 South Warren Street 13202
315/470-5202
(Branch of Albany)
Hd: William C. Francher, Office of the President
PersTr: Robert B. Salisbury, GrpVP
TrInv: Frederick Pitone, VP
EmplBen: Robert C. Haege, SrTrO
Nb: Howard Ford, SrFPO
Stephen Chase, FPO

LINCOLN FIRST BANK,NatAssn
(Central Division)
One Lincoln Center 13201
315/424-2994 Tr$48 Mil
Hd: Edward L. Jenner, SrVP&TO
Robert J. Krivanek, VP&TrInvO
PersTr: Robert M. Snyder, VP&SrAdm

MARINE MIDLAND BANK,NatAssn
(Central Region Trust Dept.)
360 S. Warren St. 13202
315/424-3130
(Branches in Auburn, Utica & Watertown)
Hd: J. Harold Klosheim, Jr., SrVP
PersTr: William H. Johns, VP&TO
TrInv: Vaughn A. Skinner, VP&TO
EmplBen: G. William Cummings, VP
Nb: Robert S. Bryant, VP

MERCHANTS NATIONAL BANK & TRUST CO.
216 S. Warren St. 13201
315/472-5561 Tr$290.5 Mil
Hd: William B. Ogden, III, SrVP&TO
PersTr: David H. Walsh, III, VP&TO
CorpTr: Paul Van Vranken, TO
TrInv: Stephen A. Krupa, Jr., TO
EmplBen: Thomas Bader, TO
TrOpers: Barry Slosberg, TO
Nb: Timothy J. Ellis, TO

Troy

MARINE MIDLAND BANK,NatAssn
(Capital Region Trust Dept.)
4th & Grand Sts. 12180
518/453-5170
Hd: Richard F. Galvin, VP&TO

STATE BANK OF ALBANY
59 Third St. 12180
518/447-4025
(Branch of Albany)
Hd: Edwin W. Uhl, Jr., VP&TO

Utica

MARINE MIDLAND BANK,NatAssn
520 Seneca St. 13502
315/798-2189
(Branch of Central Region Trust Dept., Syracuse)
Mgr: H.J. Moore, SrVP,TrInvO

ONEIDA NATIONAL BANK & TRUST CO. OF CENTRAL NEW YORK
268 Genesee St. 13503
315/798-2552 Tr$100 Mil
(Branch in Ogdensburg)
Hd: Phillip K. Dorn, SrVP&TO
PersTr,Nb: Arthur H. Turner, VP&SrTO
Christian G. Heilmann, AsstVP&TO
TrInv: Robert R. Button, VP&SrTO
EmplBen: Alfonse P. Meccariello, VP&TO
TrOpers: Thomas C. DeRoss, AsstVP&TOpO

Walton

NATIONAL BANK OF DELAWARE COUNTY
P.O. Box 389 13856
607/865-4126 Tr/u$1 Mil
Hd: Wayne J. Hartman, Pres&TO

Waterloo

FIRST NATIONAL BANK
P.O. Box 370 13165
315/539-9261 Tr$.8 Mil
Hd: Thomas J. Kleman, Pres,CEO&TO

Watertown

KEY TRUST COMPANY
200 Washington St. 13601
315/782-3651
(Branch of Albany)
Hd: R. W. Stephens, VP&TO

MARINE MIDLAND BANK,NatAssn
120 Washington St. 13601
315/785-3609
(Branch of Central Region Trust Dept., Syracuse)
John F. Rehm, VP&TrInvO

Watkins Glen

GLEN BANK & TRUST CO.
P.O. Box 351 14891
607/535-2701 Tr$5 Mil
Hd: Thomas M. Gifford, VP&TO

Wellsville

FIRST TRUST UNION BANK
14895
716/593-2650 Tr$20 Mil
Hd: John M. Carter, VP&TO
Edward J. Madden, VP&TO

KEY TRUST COMPANY
99 North Main St. 14895
716/593-1500
(Branch of Albany)
Hd: P.E. Kilbane, VP&TO

West Hempstead

NATIONAL BANK OF NORTH AMERICA
60 Hempstead Ave. 11552
516/481-9000 Tr/o$200 Mil
(Branch of New York City)
Hd,TrInv: Robert F. Harrs, VP
PersTr,ComTrF: Arthur E. Beyer, VP
CorpTr: William J. McLaughlin, VP
EmplBen: Ronald K. Olson, VP
TrOpers: Donald Murtha, VP
Nb: Lloyd K. Chanin, VP
TrInv: William P. Dinan, VP

White Plains

THE BANK OF NEW YORK
(County Trust Region)
55 Church St. 10602
914/946-4000 Tr$200 Mil
(Branch of New York City)
Hd: Edmond V. LeDonne, VP
PersTr: Brendan C. Holden, VP
TrInv: Michael F. Delfino, VP
Cust: James O'Connor, AsstTO
Nb: John E. Dalrymple, VP
J. Norman A. Wylie, TO

BANKERS TRUST CO.
44 South Broadway 10601
914/682-9610
(Branch of New York City)
Hd: James N. Donaldson, VP
TrInv: Hilary P. Donegan, VP
Nb: Michael J. Benson, VP
PersFinSvcs: George Morozuk, VP

CHEMICAL BANK
Personal Financial Services Center
325 Hamilton Ave. 10601
914/428-0980
(Branch of New York City)
Hd: Edward J. Collins, TO

NBW DIVISION, LINCOLN FIRST BANK,NatAssn
31 Mamaroneck Ave. 10601
914/328-8000 Tr$200 Mil
Hd: R. Allen Lewis, SrVP&SrTO
PersTr: John B. Smith, VP&TO
TrInv: Harold Stein, VP&SrTO
EmplBen: Linda V. Heath, PenTO
TrOpers: Lynne Civita, TOpO
Nb: Joseph S. O'Malley, VP&TO

Woodbury

FIRST NATIONAL BANK OF LONG ISLAND
800 Woodbury Road 11797
516/364-3436
Hd: Dominick J. Chiar, SrVP&SrTO
TrOpers: Patrick J. Mulligan, AsstVP

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

NORTH CAROLINA

Ahoskie

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 887
919/332-3165
(Branch of Rocky Mount)
Farm: Robert E. Brinkley, AsstVP

Asheville

FIRST-CITIZENS BANK & TRUST CO.
48 Patton Ave.
P.O. Box 2096 28801
704/252-5321
(Branch of Raleigh)
PersTr,Nb: C. William Hunt, Jr., VP&TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 2450 28802
704/253-6811
(Western Regional Trust Dept., Main Off: Charlotte)
RegHd: T.J. Covington, III, VP&TO
Nb: William Skeen, VP&TO

NORTH CAROLINA NATIONAL BANK
P.O. Box 1881 28802
704/252-3841
(Branch of Charlotte)
Hd,Nb: Charles E. Nesbitt, SrVP&TO
Mgr,PersTr: James W. Barnette, VP&TO
PersTr: C. Stephen Russell, VP&TO
Staff Asst: Pat Pruette

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 2510 28802
704/255-2426
(Branch of Winston-Salem)
TrMgr: R.E. Guthrie, Jr., VP&RegMgr

Belmont

BANK OF BELMONT
P.O. Box 588 28012
704/825-5331
Hd: J.P. Ford, ExecVP&TO

Chapel Hill

NORTH CAROLINA NATIONAL BANK
137 E. Franklin St. 27514
919/942-5183
(Branch of Charlotte)
Hd: Donald A. Williams, VP&TO

Charlotte

BRANCH BANKING & TRUST CO.
4401 Independence Blvd. 28234
704/535-5070
(Branch of Wilson)

CITY NATIONAL BANK
P.O. Box 34548 28234
704/375-4441 Tr$30 Mil
Hd: R. Michael James, VP&TO
PersTr: Janice V. Hulsey, TO
EmplBen,TrOpers: Helen W. Godwin, TO

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 31727 28231
(Branch of Raleigh)
PersTr: John R. Noles, VP,TO&RegSup
PersTr,Nb: Frank Jones
EmplBen,Nb: Steven D. Poole, TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
301 S. Tryon Street 28288
704/374-6059
(Regional Trust Depts: Asheville, Charlotte & Raleigh; City Trust Office: Lenoir; New Business Offices: Fayetteville, Greensboro, Wilson & Winston-Salem; Farm Dept: Lumberton & Wilson)
GEN. TRUST DIV.:
TrDivHd: John R. Georgius, SrVP&GenTO
PersSvcsGrp: W. Donald Baird, VP&SrTO
Nb,Mktg: M.E. Everett, III, VP&SrTO
InvMgmtSvcsGrp: Richard K. Wagoner, VP&SrTO
TrSupport SvcsDept: Frederick E. Hill, VP&TO
PensTrDept: Gary P. Daniel, VP&TO
CorpTrDept: John Soldati, VP&TO
CENTRAL REG TR DEPT:
Hd: Kenneth R. Brown, VP&TO
Nb: Donald J. Hodgens, VP&TO

MECHANICS AND FARMERS BANK
P.O. Box 33594 28233
(Branch of Durham)
Hd: W.S. Tucker, SrVP&CityExec

NORTH CAROLINA NATIONAL BANK
28255
704/374-5731 Tr$2 Bil
(Branches in Asheville, Chapel Hill, Charlotte, Greensboro, Greenville, Wilmington and Winston-Salem)
(Affiliate: Trust Company of Florida, Orlando, FL)
Hd: Donald D. Buchanan, ExecVP
PersTr: Harry F. Wolfe, Jr., SrVP
CorpTr: Charles G. Smith, IV, SrVP
TrInv,ComTrF: Godfrey G. Howard, SrVP
PersTr,Nb: Charles E. Nesbitt, SrVP&TO
CorpTr,Nb&EBP: Bob Reynolds
TrOpers: James Hullender, VP

THE NORTHWESTERN BANK
230 S. Tryon St. 28202
704/372-6440
(Branch of N. Wilkesboro)
Hd: David Imschweiler, VP&TO

TRUSTWARE
means results in...
1980
AAA·OCO
NORTH CAROLINA
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

NORTH CAROLINA (Cont'd)

Charlotte (Cont'd)

PIEDMONT BANK & TRUST CO.
304 South Tryon St. 28202
704/372-9950
(Branch of Davidson)
Hd: Lawrence M. Kimbrough, VP&SrTO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 33849 28233
704/377-5611
(Branch of Lumberton)

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 31608 28231
704/378-5405
(Branch of Winston-Salem)
Hd: R. Vincent Sprocklin, SrVP&RegMgr

Clinton

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 855 28328
919/592-7121
(Branch of Lumberton)
Hd: Jerry G. Lovell, VP

Concord

CABARRUS BANK & TRUST CO.
P.O. Box 467 28025
704/782-4161
Hd: T.L. Ross, Chm&TO
PersTr,CorpTr,ComTrF,EmplBen,TrInv,TrOpers,Nb: A.P. Graves, SrVP&TO

CITIZENS NATIONAL BANK
P.O. Box 228 28025
704/786-5111 Tr$13 Mil
Hd: J. W. McGee, Jr., Pres&TO
TrOpers: Mrs. Phyllis E. Baucom, AssocTO
Mrs. Nancy Mills, AsstTO

THE CONCORD NATIONAL BANK
P.O. Box 247 28025
704/788-2141
Hd: R. Mark Smith, VP&SrTO

Davidson

PIEDMONT BANK & TRUST CO.
P.O. Box 38 28036
704/372-9950 Tr$10 Mil
(Branch in Charlotte)
Hd,TrInv,: Lawrence M. Kimbrough, VP&SrTO
PersTr,EmplBen: Judy A. Gardner, TO
TrOpers: Lutrelle T. Justice, TO
Nb: Haywood C. Sellers

Durham

CENTRAL CAROLINA BANK & TRUST CO.
P.O. Box 931 27702
919/683-7777 Tr$214 Mil
Hd,Nb: Norwood A. Thomas, Jr., SrVP&SrTO
PersTr,CorpTr,ComTrF: K. Coffield Knight, VP&SrTO
TrInv: James S. Agnew, VP&SrTO
TrOpers: Mrs. Brooks Norman, OpersMgr
EmplBen: G. Kirk Priggen, TO

MECHANICS & FARMERS BANK
P.O. Box 1932 27702
Tr$2.1 Mil
(Branches in Charlotte, Raleigh and Winston-Salem)
J.J. Sansom, Jr., ChExecO&Pres
PersTr: Vivian R. Patterson, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 2252 27702
919/683-5251
(Branch of Winston-Salem)
TrMgr: Mrs. Jean F. Holleman, VP

Eden

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 10 27288
919/623-8421
(Branch of Lumberton)
Hd: James W. Carter, VP

Fayetteville

BRANCH BANKING & TRUST CO.
121 Hay St. 28302
919/483-3193
(Branch of Wilson)
Hd: D. Kim Johnson, AsstVP

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 789 28302
919/483-2141
(Branch of Raleigh)
PersTr: Barbara Council

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 908 28302
919/483-8171
(Branch of Eastern Reg. Trust Dept., Raleigh)
RegHd: Wayne E. Jordan, VP&TO
Nb: Gary S. Hetland, TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 969 28302
919/483-3131
(Branch of Lumberton)
Hd: A.W. Cobb, VP

Fuquay Varina

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
210 N. Main St. 27526
919/552-5634
(Branch of Lumberton)
Hd: M. Gregg Strickland

Gastonia

INDEPENDENCE NATIONAL BANK
P.O. Box 1079 28052
704/866-6500 Tr$100 Mil
Hd,PersTr: J. Hugh McArver, ExecVP
TrInv: Clifford E. Sheaffer, VP
ComTrF,EmplBen: Donald F. Johnston, SrVP
TrOpers: Cynthia B. Bradshaw, AsstVP
Nb: Wayne B. Cobb, TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 280 28052
704/864-0381
(Branch of Lumberton)

Goldsboro

BRANCH BANKING & TRUST CO.
1205-09 N. Williams St. 27530
919/735-7801
(Branch of Wilson)
Hd: Kenneth W. Swayze, Jr., VP&TO
E. Thomas Hartsell, AsstTO
Billy Souls, RE&FM

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 10069 27532
919/778-1500
(Branch of Lumberton)
Hd: W. Vince Nelson, VP

Greensboro

FIRST-CITIZENS BANK & TRUST CO.
127 W. Market St. 27401
919/275-8661
(Branch of Raleigh)
PersTr,Nb: John W. Van Alst, VP&TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 21965 27402
919/378-4070
(Branch of Charlotte)
RegHd: Kenneth R. Brown, VP&TO
Nb: Alfred J. Smits, Jr., VP&TO

NORTH CAROLINA NATIONAL BANK
P.O. Box 21848 27420
919/855-2241
(Branch of Charlotte)
Hd: Thomas P. Johnson, Jr., SrVP&TO
PersTr: Walter C. Faison, VP&TO
TrInv: M. Carlyle Kinlaw, Jr., VP&TO
Nb: C. Carroll Inman, VP&TO
TrTax: Emmett Z. Tucker, VP&TO
TrRealEst: C. Norman Smith, AsstVP&TO
TrOpers: Carole M. Sorrell, Supv

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 21048 27420
919/373-6482
(Branch of Winston-Salem)
TrMgr: Robert H. Borden, VP

Greenville

NORTH CAROLINA NATIONAL BANK
P.O. Box 1807 27834
919/758-3471
(Branch of Charlotte)
Hd: Judson H. Croom, Jr., VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 1767 27834
919/757-7293
(Branch of Winston-Salem)
TrMgr: J.E. May, VP

Henderson

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
213 S. Garnett St. 27536
919/492-2181
(Branch of Lumberton)
Hd: George H. Gooch, VP

Hendersonville

THE NORTHWESTERN BANK
401 N. Main St. 28739
704/693-3451
(Branch of N. Wilkesboro)
Hd: Michael L. McAdams, AsstVP&TO

Hickory

FIRST NATIONAL BANK OF CATAWBA COUNTY
P.O. Box 279 28601
704/322-0274 Tr/o$1 Mil
Hd: Lawrence E. Robinson, SrVP&TO
PersTr: E.B. Oyaas, VP&TO
TrInv: Victor H. Rappaport, VP
EmplBen: J. Paul Brock, VP&TO

High Point

HIGH POINT BANK & TRUST CO.
P.O. Box 2276 27261
919/889-3300 Tr$70 Mil
Hd,TrInv: Miles F. Frost, VP&TO
PersTr: Marvin D. Johnson, VP&TO
EmplBen: Janice B. Smith, AsstTO
TrOpers: Margie I. Long, AsstTO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 631 27261
919/889-9141
(Branch of Winston-Salem)
TrMgr: Willis F. Gupton, VP

Kinston

FIRST CITIZENS BANK & TRUST CO.
P.O. Box 849 28501
919/527-3141
(Branch of Raleigh)
PersTr: David W. Fisher, TO&RegSupv
Nb: Joseph C. Knox, Jr., VP&TO
FarmMgt: W. R. Price, VP&FM
EmplBen,Nb: Joe M. Glover, TO

Laurinburg

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
207 Fairley St. 28352
919/276-2775
(Branch of Lumberton)
Hd: George M. Gwyn, VP

Lenoir

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1260 28645
704/754-5363
(Branch of Western Reg. Trust Dept., Asheville)
City Hd: Mrs. Maealda Powell, VP&TO

Lexington

LEXINGTON STATE BANK
P.O. Box 867 27292
704/249-6831 Tr$3 Mil
Hd: Clark Dillon, TO

Lillington

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
111 W. Front St. 27546
919/893-4151
(Branch of Lumberton)
Hd: E. Gerald Myrick, VP

Lincolnton

CAROLINA FIRST NATIONAL BANK
P.O. Box 520 28092
704/735-0431 Tr$19 Mil
Hd: Carrol O. Robinson, SrVP&SrTO
TrOpers: Nancy A. Truitt, AsstVP&TO

Lumberton

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1211 28358
919/738-4824
(Branch of Eastern Reg. Trust Dept., Raleigh)
Farm: David N. Guy, AsstVP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1489 28358
919/739-2801 Tr$45 Mil
(Branches in Charlotte, Clinton, Eden, Fayetteville, Fuquay Varina, Gastonia, Goldsboro, Henderson, Laurinburg, Lillington, Raleigh, Rockingham, Sanford, Southern Pines, Whiteville and Wilson)
Hd: E. Earl Hubbard, SrVP
PersTr: John T. Thacker, AsstTO
TrInv,ComTrF: C. Rees Jenkins, Jr., VP&SrTO
EmplBen,Nb: Anthony C. Sessoms, AsstVP&TO
TrOpers: Susan McKeithan, TOpO
Tax: John McLeod, AsstTO

UNITED CAROLINA BANK
P.O. Box 1348 28358
(Branch of Whiteville)
Hd: Marvin P. Thompson, Jr., VP&TO

Monroe

UNITED CAROLINA BANK, MONROE
P.O. Box 250 28110
704/289-3191 Tr$40 Mil
(Branch of Whiteville)
Hd: Frank Potetz
PersTr: W. Frank Williamson
TrInv: Roger Powell
ComTrF: T.E. Barham
EmplBen: John Richards

North Wilkesboro

THE NORTHWESTERN BANK
P.O. Box 310 28674
919/667-2111 Tr$140 Mil
(Branches in Charlotte, Hendersonville & Winston-Salem)
Hd: Lewis H. Bryant, VP&TO
PersTr: William V. Gavin, VP&TO
CorpTr: Mrs. Betty H. Link, StkTransO
TrInv: Jimmy D. Saine, AsstVP&TO
EmplBen: James F. Perkins, Jr., AsstVP&TO
TrOpers: J. Grant Souther, AsstTO
MimiComputerAcctg: L. Max Landreth, VP&TO
Nb: Jarman A. Jenkins, VP&TO

Pinehurst

THE CAROLINA BANK
Chinquapin Rd. 28374
919/295-6136
(Branch of Sanford)
Nb: Doris R. Dennis, AsstVP&AsstTO

Raleigh

BANK OF NORTH CAROLINA,NatAssn
P.O. Box 18868 27619
919/876-9401 Tr$75 Mil
Hd: W. Ross Knowles, VP&SrTO
PersTr: John P. Beckett, Jr., AsstVP
TrInv: Thomas G. Pemberton, SrVP
TrOpers: Grace V. Griffin, TO

FIRST CITIZENS BANK & TRUST CO.
P.O. Box 151 27602
919/755-7286 Tr$230
(Branches in Asheville, Charlotte, Fayetteville, Greensboro & Kinston)
GENERAL TRUST DIVISION
Hd: William J. Cathcart, SrVP&TO
PersTr: W. Allen Knott, VP&TO
CorpTr: Willard A. Simms, TO
TrInv: G. David Orr, TO
ComTrF: J. Glenn Creech, AsstSec
RE: John G. Sullivan, TO
EmplBen: J. Earl McCormick, TO
Tax: Richard Speers, TO
TrOpers: Peggy C. Watkins, TO
REGIONAL OFFICE:
PersTr: Robert E. Schuhmacher, TO&RegSupv
PersTr,Nb: N. Sam Allen, TO
EmplBen: Linda Yoskey, TO

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 3008 27602
919/829-6273
(Eastern Reg. TrDept, Main office: Charlotte)
RegHd: Wayne E. Jordan, VP&TO
Nb: N. Bradford Breuer, TO

MECHANICS AND FARMERS BANK
P.O. Box 1466 27602
(Branch of Durham)
Hd: Julia W. Taylor, SrVP&CityExec

NORTH CAROLINA NATIONAL BANK
P.O. Box 27287 27611
919/829-6754
(Branch of Charlotte)
Hd: Thomas P. Johnson, Jr., SrVP&TO
PersTr: William L. Stanford, Jr., VP&TO
TrInv: Frank Hooper, VP&TO
TrOpers: Dottie W. Brooks

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
3800 Lake Boone Trail 27607
919/781-6190
(Branch of Lumberton)
Hd: Gary E. Carlton, SrVP&TBDO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 27886 27611
919/755-7629
(Branch of Winston-Salem)
TrMgr: William A. Rudolph, VP&RegMgr

Reidsville

FIRST NATIONAL BANK
P.O. Box 600 27320
919/342-3346
Hd: Mrs. Mary Moore, AsstCsh&AsstTO

Roanoke Rapids

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 490
919/537-9163
(Branch of Rocky Mount)
Hd,PersTr: L. L. Page, TO

Rockingham

RICHMOND COUNTY BANK
P.O. Box 1026 28379
919/997-5091
Hd: M.F. Grantham, VP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1867 28379
919/895-9033
(Branch of Lumberton)
Hd: Richard Fetner, VP

Rocky Mount

PEOPLES BANK & TRUST CO.
P.O. Drawer 872 27801
919/977-4014
Hd: John A. Hammond, SrVP&SrTO
PersTr: R.W. Edwards, VP&TO
PersTr,CorpTr: L.J. Taylor, VP&SrTO
PersTr: J.A. Wood, VP&TO
TrInv,ComTrF: T.W. Harris, SrVP
EmplBen: Dennis Bellefeuille, VP&TO
TrOpers: Mrs. Lillian J. Batts, TO
Tax,EDP: Jean C. Abernathy, TO
Farm: Tony Calhoun, FO
H. R. Hinton, FO
Forestry: Ben L. Allen, VP
Nb: James M. Smith, AsstVP&TO

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 1220 27801
919/977-8300
(Branches in Ahoskie & Roanoke Rapids)
Hd: George M. Fesperman, SrVP&SrTO
PersTr: B. C. Jobe, VP&TO
TrInv,ComTrF: Patrick Raiford, VP&TO
EmplBen: Richard G. Koch, CEBS,VP&TO
TrOpers: Mrs. Linda S. Davis, AsstTO
RE&Tax: Ronald M. Waddell, TO
Nb: Robert G. Drons, VP&TO
Farm: Paul R. Bulluck, Jr., VP

Salisbury

SECURITY BANK & TRUST CO.
P.O. Box 2189 28144
704/633-7800 Tr$11.3 Mil (Book)
Hd: Mark B. Perry, VP&TO
J. Stephen Noble, TO

Sanford

THE CAROLINA BANK
503 Carthage St. 27330
919/776-8411 Tr$19 Mil
(Branch in Pinehurst)
Hd,ComTrF: Charles E. Garrison, VP&TO
PersTr,TrInv,Nb: Charles W. LaRue, AsstTO
CorpTr,EmplBen: Brenda Blanchard
TrOpers: Miriam Taylor

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
100 Wicker St. 27330
919/776-5141
(Branch of Lumberton)
Hd: Harold James, CityExec

NORTH CAROLINA (Cont'd)

Shelby

THE FIRST NATIONAL BANK
P.O. Box 168 28150
704/482-3831 Tr$10 Mil
Hd: Frederick W. Russell, II, VP&TO

Southern Pines

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 147 28387
919/692-7101
(Regional Trust Dept of Lumberton)
Susan McLamb, AsstTO

Tarboro

BRANCH BANKING & TRUST CO.
P.O. Box 1259 27886
919/823-6101
(Branch of Wilson)
E. Baxter Watkins, VP&TO
Mahlon W. DeLoatch, Jr., VP&TO
James A. Daughtry, AsstVP
William B. Purvis, FO

Wadesboro

FIRST NATIONAL BANK OF ANSON COUNTY
P.O. Box 111 28170
704/694-6521 Tr$12.1 Mil
Hd,TrInv: E. Dudley Patrick, Jr., ExecVP&TO
PersTr,TrOpers,Nb: Lee Roy Lookabill, Jr., VP&TO

Whiteville

SOUTHERN BANK OF NORTH CAROLINA
700 S. Madison St. 28472
919/642-7021
(Branch of Lumberton)
Hd: E. Wayne Hughes, SrVP

UNITED CAROLINA BANK
P.O. Drawer 632 28472
919/642-5131
(Branches in Lumberton, Monroe & Wilmington)
Hd: Howard R. Straughan, Jr., SrVP&TO
PersTr,Nb: P.E. Glass, Jr., VP&TO
CorpTr,TrOpers: Henry F. Mohan, TO
TrInv,ComTrF,EmplBen: Norman C. Davis, TO

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

Wilmington

NORTH CAROLINA NATIONAL BANK
155 N. Front St.
P.O. Box 1290 28402
919/763-9951
(Branch of Charlotte)
Hd: Richard R. Newell, TO

UNITED CAROLINA BANK
Third & Princess Sts. 28402
919/762-8791
(Branch of Whiteville)
Hd: R. Michael Mincey, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Drawer 1170 28401
919/763-6501
(Branch of Winston-Salem)
TrMgr: Lester W. Edwards, Jr., VP

Wilson

BRANCH BANKING & TRUST CO.
223 W. Nash St. 27893
919/399-4225 Tr$210 Mil
(Branches in Charlotte, Fayetteville, Goldsboro & Tarboro)
Hd: W. Ray Long, SrVP&TO
PersTr: J.D. Adams, VP&TO
TrInv: Philip Q. Booth, VP&TO
Farm&REMgmt: D. Braxton Pittman, VP
ComTrF,EmplBen: W.C. Carlson, TO
TrOpers: Wayne Joyner, VP
Nb: L. John Akerman, VP

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Drawer 860 27893
919/291-7300
(Branch of Eastern Reg. Trust Dept., Raleigh)
Farm: Hilton Carlton, VP&TO
Nb: N. Bradford Breuer, TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
202 W. Nash St. 27893
919/291-1151
(Branch of Lumberton)
Hd: Arthur W. Watkins, Jr., VP

Winston-Salem

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 2114 27102
919/761-3852
(Branch of Central Reg. Trust Dept., Charlotte)
Hd: John R. Georgius, SrVP&GenTO
RegHd: Kenneth R. Brown, VP&TO
Nb: Alfred J. Smits, Jr., VP&TO

MECHANICS AND FARMERS BANK
P.O. Box 612 27102
(Branch of Durham)
Hd: Melvyn White, VP&CityExec

NORTH CAROLINA NATIONAL BANK
102 W. Third St. 27101
(Branch of Charlotte)
Hd: David J. Cathcart, VP&TO

THE NORTHWESTERN BANK
Third & Cherry Sts. 27102
(Branch of N. Wilkesboro)
Nb: Jarman A. Jenkins, VP&TO
PersTr: William V. Gavin

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 3099 27102
919/748-5910 Tr$8.64 Bil
(Additional Trust Offices in Asheville, Charlotte, Durham, Greensboro, Greenville, High Point, Raleigh and Wilmington)
Hd: J. Scott Cramer, VChm
PersTr: J.M. Gregg, Jr., SrVP
PersTrOffice: Cortland J. Meader, VP
instlFdsMgmt: Arthur G. Kiser, SrVP
CorpTr: Harry W. Rolison, VP
EmplBen: Clayton A. Boggan, Jr., VP
TrInv,ComTrF,AssetMgmt: H. Vernon Winter, SrVP
TrOpers: Dennis B. Dills, VP

NORTH DAKOTA

★Bismarck

FIRST NORTHWESTERN TRUST CO. OF NORTH DAKOTA
Dakota Northwestern Bank Bldg. 58501
(Branch of Fargo)
Hd: Terrance W. Ness, VP

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1778 58501
701/222-6300
(Division of Fargo)
Hd: James Bierdeman, VP&SrTO
Nb: Timothy L. Lervick, TO
PersTr: Walter Renden, TO
Arlene Poppe, AsstSec

Bottineau

FIRST NATIONAL BANK & TRUST
424 Main St. 58318
Hd: Dennis L. Burud, VP&TO

Devils Lake

THE RAMSEY NATIONAL BANK & TRUST COMPANY
P.O. Box 160 58301
701/662-4135 Tr$13 Mil
Hd: Lynn M. Hoghaug, Pres
TrOpers: George W. Cox, TO

Dickinson

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1158 58601
701/227-0801 Tr$14 Mil
PersTr,TrOpers: Betty Kolling, TOpO

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 1118 58601
701/225-0885 Tr$6.1 Mil
Hd,PersTr,CorpTr,TrInv: Bruce O. Ley, TO
TrOpers: Cleora J. Krebs

Ellendale

THE FIRST NATIONAL BANK AND TRUST COMPANY OF ELLENDALE
58436
701/349-3213
Hd: Harley D. Jundt, Pres
PersTr,CorpTr,TrInv,ComTrF: Vic Steinwand, VP

Fargo

DAKOTA FIRST TRUST CO.
P.O. Box 2866 58102
701/235-3568 Tr$55 Mil
Hd,Nb: H. Michael Hardy, Pres
PersTr,CorpTr: Kaye Talley, VP&TO
TrInv,ComTrF: Marle Thorstad, TrInvO
EmplBen: Stan Wien, VP&TO
Pam Olson, EmplBenAdm
TrOpers: Delephine Hildahl, TOpMgr

FARGO NATIONAL BANK & TRUST CO.
P.O. Box 2107 58102
701/293-2222 Tr$55 Mil
Hd,TrInv,Nb: Larry Sullivan, VP&TO
PersTr,TrOpers: Paul T. Sather, TO
TrInv: David Silbergleit, IO
CorpTr,TrInv,EmplBen: Richard P. Gast, VP&TO
PersTr: Carole Sagen, TrAdm

FIRST NORTHWESTERN TRUST CO. OF NORTH DAKOTA
15 Broadway 58101
Tr$100 Mil
(Offices in Bismarck and Minot)
Hd: Arthur R. Olson, Pres
CorpTr: Wanda Teichmann, AsstTO
EmplBen: Gary L. Johnson, VP
TrOpers: Gary W. Hanson, VP&Sec/Treas
FarmMgmt: Marvin Nordbo, SrVP
PersTr,TrInv,Nb: Steven Halverson, AsstVP

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1980 58107
701/293-3313 Tr/o$300 Mil
(Divisions in Bismarck & Grand Forks)
Hd: John M. Riley, Pres
TrOpers: Harry L. Moe, VP&Sec-Treas
Janet Jensven, PersO
Nb,Mktg: Richard J. Forest, VP&SrTO
Nb: Roger L. Sullivan, TO
TrInv: David L. Kerssen, VP&TrInvO
Marge Matthees, TrInvO
EmplBen: Edmond O. Gunderson, SrTO&AsstTreas
Charles Wittenberg, TO&AsstSec
PersTr: Carolyn A. McLaughlin, TO
Gary Rudolph, TrAdm
Leo Johnson, TrAdm
Prob: Pamela K. Anderson, ProbO
Farm: Thomas Archbold, VP&TrFM
Aud: Jo Ann Johnson

Grafton

WALSH COUNTY BANK AND TRUST CO.
910 Hill Avenue 58237
701/352-2410 Tr$4 Mil
Hd: Wendell C. Hatch, TO

Grand Forks

FIRST NATIONAL BANK IN GRAND FORKS
322 DeMers Ave. 58201
701/795-3265 Tr$111.5 Mil
Hd,Nb: Peter Nielsen, ExecVPTr
PersTr: Doug Green, TO
CorpTr,EmplBen,TrOpers: Thomas W. Mark, AsstVP&TO
TrInv,ComTrF: Paul A. Stenseth, AsstVP&TrInvO
TrDeptRE,Farm: C. M. Isaacson, VP&TO
PersTr: Connie Opp, TxTO

FIRST TRUST CO. OF NORTH DAKOTA
P.O. Box 1118 58201
701/293-3313
(Division of Fargo)
Hd: Dorwin D. Marquardt, VP&SrTO
PersTr: Mark V. Hall, TO&AsstSec
Karen Horge, AsstSec

Minot

AMERICAN BANK & TRUST CO.
P.O. Box 1548 58701
701/852-3361 Tr$50 Mil
Hd,PersTr,Nb: Alvin Dietz, SrVP&TO
CorpTr,EmplBen: Armend Lynner, VP&TO
TrInv,TrOpers: W. Dan Korgel, AsstTO

FIRST NORTHWESTERN TRUST CO. OF NORTH DAKOTA
P.O. Drawer 1488 58701
701/852-4242 Tr$8 Mil
(Office of Fargo)
Hd: Dan Langemo, VP

FIRST WESTERN STATE BANK
P.O. Box 1090 58701
701/852-3711 Tr$6 Mil
Hd: J. H. Hoeven, III, TO

Parshall

PEOPLES BANK & TRUST
58770
701/862-3131

Williston

AMERICAN STATE BANK & TRUST COMPANY OF WILLISTON
P.O. Box 1446 58801
701/572-2115 Tr$4 Mil
Hd: Noel K. Hanson, VP&TO
TrOpers: Tim Nehring

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1827 58801
701/572-2113 Tr$31 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Douglas W. Crosby, TO
TrOpers: Sidney Hauge, AsstTO

OHIO

Akron

BANCOHIO NATIONAL BANK
1 Cascade Plaza
P.O. Box 2009 44309
216/375-8704
(Branch of Columbus)
Hd: Thomas W. Allen, VP
CorpTr,EmplBen: Richard B. McGuckin, VP
TrInv: William A. Wade, AsstVP
Nb: Donald E. Griffith, VP

CENTRAN BANK OF AKRON
157 South Main St. 44308
216/434-1681 Tr$6 Mil
Hd: Gerald Foley, Pres&TO
TrOpers: David A. Waldsmith, AsstTO

THE FIRESTONE BANK
1115 S. Main St. 44301
216/375-5220 Tr$150 Mil
Hd: Howard W. Cable, Jr., SrVP,Sec&TO
TrInv: John P. Werner, AsstTrInvO
EmplBen,Nb: Walter J. Paull, TO

FIRST NATIONAL BANK
106 S. Main St. 44308
216/384-7300 Tr$1.0 Bil
Hd: John L. Hoffer, SrVP&SrTO
PersTr: Bruce A. Kennedy, VP&TO
CorpTr: Karen Krino, AsstTO
TrInv: Robert J. Lounsbury, VP&TO
ComTrF: Frederick D. Dodson, VP
EmplBen: G. Scott Booth, VP&TO
TrOpers: Betty J. Nabors, AsstTO
Nb: Gregory Bean, TO

THE GOODYEAR BANK
P.O. Box 9007 44305
216/796-3552 Tr$206 Mil
Hd,PersTr: Philip F. Schlichting, VP&SrTO
Tax: Michael B. Humphrey, TrTaxO
TrInv: Raymond H. Diggle, AsstVP&TO
ComTrF: Mark B. Bram, TrInvO
TrOpers: Arlene Watson, TOpO
EmplBen: M. Patricia Allen, AsstTO
Probate: Paul E. Meyer, AsstTO

Alliance

FIRST NATIONAL CITY BANK
504 E. Main St. 44601
216/821-5350 Tr$54 Mil
Hd,PersTr,Nb,Coun: Richard C. Ogline, VP&SrTO
PersTr,Nb,Opers: Miss Joanna Pietrocola, VP&TO
TrInv,ComTrF: William Beaumont, VP&TO
Est: Earl R. Pinkerton, VP&TO
CorpTr,EmplBen: John A. Burnquist, TO

UNITED NATIONAL BANK & TRUST CO.
Union & State Sts. 44601
(Branch of Canton)
Hd: George Weimer, Jr., VP&TO

Ashland

THE HUNTINGTON BANK-ASHLAND
P.O. Box 189 44805
419/322-1685
(Branch of Columbus)

Ashtabula

AMERITRUST COMPANY OF NORTHEASTERN OHIO,NatAssn
P.O. Drawer B 44004
216/998-5191 Tr$18 Mil
Hd,PersTr,TrOpers: Michael Stone, TO
EmplBen,CorpTr: James M. Young, TO

FARMERS NATIONAL BANK & TRUST CO.
4717 Main Ave. 44004
216/998-2222 Tr$62 Mil
Hd: Douglas A. Hedberg, SrVP&TO
TrInv: C.R. Sayre, VP&TO
PersTr: Helen M. Latvala, TO
Linda Childs Henslee, TO
Dwight A. Beebe, TO
CorpTr: Robert E. Martin, Jr., TO

Bowling Green

MID-AMERICAN NATIONAL BANK & TRUST CO.
222 S. Main St. 43402
419/352-5271, 255-1620 Tr/o$12 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: William B. Jones, VP&TO
TrInv: Ashel G. Bryan, Chm&CEO
Nb: John B. Hadley, TO
TrOpers: Cathy Finkhousen, SupvTOpO

Canton

AMERITRUST COMPANY OF STARK COUNTY
237 Tuscarawas St. West 44702
216/489-1719 Tr$100 Mil
Hd: Robert Scott, VP&TO
PersTr,TrOpers: Christine Sutton
TrInv: Steven Moore
EmplBen: J. Scott Kettler, TO

CENTRAL TRUST CO. OF NORTHEASTERN OHIO
Central Plaza 44711
216/455-6711
Hd: George R. Landreth, SrTO&Mgr
PersTr: Lawrence D. Weitzel, TO
TrInv: William A. Pincoe, SrTO
Prob: Rosemary G. Rubin, AsstTO
EmplBen: Randall V. Oakes, Jr., TO
TrOpers: Doreen Donatini, Supv

THE HARTER BANK & TRUST CO.
126 Central Plaza North 44702
216/489-5300 Tr$520 Mil
Hd: Norman J. Gaynor, III, SrVP&TO
CorpTr: Stephen C. Donatini, TO
ComTrF: Wesley C. Meinerding, TO
EmplBen,Nb: John R. Withee, VP&SrTO

TRUSTWARE
means results in...
OHIO
AAA-OCU
6
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391-1700

OHIO (Cont'd)

Canton (Cont'd)

UNITED NATIONAL BANK & TRUST CO.
P.O. Box 190 44701
216/454-7071 Tr$48 Mil
(Branch in Alliance)
Hd. Robert M. Sweeney, SrVP&TO
TrInv: Robert L. Hammond, TrInvO
EmplBen: Jeffrey R. Winegard

Celina

THE CITIZENS COMMERCIAL BANK & TRUST COMPANY
P.O. Box 170 45822
419/586-5121 Tr/o$4.5 Mil
Hd,PersTr,Nb: C.L. Stephenson
EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schleucher

Chillicothe

BANCOHIO NATIONAL BANK
27 West Second St., 45601
614/773-2644
(Branch of Columbus)
Nb: Charles A. Loy, AsstVP

Cincinnati

AMERITRUST
1110 Carew Tower 45202
(Branch of Cleveland)
Gary W. Queen, VP
Wm. E. Babis, VP

THE CENTRAL TRUST CO.,NatAssn
5th & Main Sts. 45202
513/651-8410
Hd: Joseph D. Landen, ExecVP
PersTr: Jacob G. Schmidlapp, III, VP
EmplBen: William G. Snider, SrTO
TrInv: John F. Bohmfalk, Jr., VP
TrOpers: Gene A. Weber, VP

FIFTH THIRD BANK
38 Fountain Square Plaza 45202
513/579-5433 Tr$1.6 Bil
Hd: Terence Lilly, SrVP&TO
PersTr,Nb: Ralph J. Waldvogel, Jr., VP&TO
CorpTr,EmplBen: Edward J. Reasner, SrTO
TrInv,ComTrF: Guido J. Gores, VP&TO
TrOpers: W. Randy Sparks, TrOpO

FIRST NATIONAL BANK
P.O. Box 1118 45201
513/632-4578
Hd: John M. Bullock, SrVP
PersTr: Charles W. Murphy, VP&TO
EmplBenTr: Henry A. Burgett, VP&TO
TrInv: Linden C. Sahlfeld, VP
CorpTr: Eugene W. Jacobs, VP&TO
TrOpers: Addison A. VanCampen, TO

NORTH SIDE BANK & TRUST CO.
4125 Hamilton Ave. 45223
513/542-7800 Tr$28 Mil
Hd: Donald A. Beimesche, VP&TO
TrOpers: Peter M. Klosterman, AsstTO

THE PROVIDENT BANK
1 E. 4th St. 45202
513/579-2081 Tr$400 Mil
Hd: Luther H. Hodge, SrVP&SrTO
PersTr: O. Wayne Schneider, AsstVP&TO
Francis J. Fisher, AsstVP&TO
CorpTr: Allen C. Schaller, TO
TrInv: Joseph Hutton, AsstVP&SrIO
EmplBen: Andrea H. Kroh, AsstVP&TO
TrOpers: Janet M. Rohrer, TO
Robert M. Erickson, TO
Nb: W. Russ Stewart, AsstVP&TO
StkTrans: William Parsons, TO
Tax: Robert M. Erickson, TO

THE SOUTHERN OHIO BANK
515 Main St. 45202
513/852-2585 Tr$65 Mil
Hd: Nicholas Shundich, VP&TO
PersTr,Tax: Robert Eilerman, TO
PersTr: David Kilgo, TO
TrInv: Robert F. Hartkemeier, TO
CorpTr,EmplBen: Gregory Male, TO

Cleveland

AMERITRUST COMPANY
900 Euclid Ave. 44101
216/687-5200 Tr$7.9 Mil
(Branches in Cincinnati & Columbus)
Hd: John F. Miller, ExecVP
PersTr: Hilton P. Young, SrVP
CorpTr: William T. Renz, SrVP
Ronald H, Walker, VPInvRes
Wm. S. Brooks, SrVPInvMgtDiv
EmplBen: Robert C. Gebauer, VP
TrOpers: John Stulak, Jr., VP
Nb: Frank I. Harding, III, VP
Margaret Hlinka, TrMktgO

BANCOHIO NATIONAL BANK
1404 E. Ninth St., 44114
216/579-6600
(Branch of Columbus)
Hd. Anthony J. Kaufman, VP
TrOpers: Robert E. Burdeau, TO
Nb: Gerald Falcon, TO

CENTRAL NATIONAL BANK
P.O. Box 6179 44101
216/344-3000 Tr$13 Bil
Hd: Robert C. Bensing, SrVP
PersTr: Clarence C. Carlin, VP
PersTr,ComTrF: E.W. Kilrain, TO
CorpTr,EmplBen: R.F. Howard, VP
PersTr,Nb: D.T. Nelson, VP
Est: W.E. Karnatz, VP
TrInv: A.J. DeGulis, VP
Nb,CorpTr,EmplBen: R.L. Carle, TO
RE: T.H. Bates, Mgr
TrOpers: N.F. Bour, VP
Tax: W.M. Wright, TO

EUCLID NATIONAL BANK
1255 Euclid Ave. 44115
216/781-3333 Tr$50 Mil
Hd,PersTr,Nb: Carl R. Brainard, VP&SrTO
TrInv: Craig Hardy, AsstTO
EmplBen,TrOpers: Betsy Langer, AsstVP

MIDWEST BANK & TRUST CO.
1132 Euclid Ave. 44115
216/696-2555 Tr$50.8 Mil
Hd: Carol A. Mahan, TO

NATIONAL CITY BANK
1900 East 9th St.
P.O. Box 5756 44101
216/575-2000 Tr$3.5 Bil
Hd: Theodore G. Thoburn, SrVPAdmn
PersTr: James D. McKim, VP
CorpTr: Thomas E. Swedlund, VP
TrInv,ComTrF: J. Warren Hall, VP
Robert G. Siefers, VP
EmplBen: Robert A. Holop, VP
TrOpers: Lee M. Evans, VP
Tax&Prob: Lloyd F. Loux, VP
Nb: Bert W. Zahn, VP

SOCIETY NATIONAL BANK
127 Public Square 44114
216/861-4000 Tr$490 Mil
Hd,Nb: John P. Reinartz, ExecVP
PersTr,CorpTr: Harry B. Olds, Jr., VP
TrInv: Donald Cruse, VP
EmplBen: Ronald J. Lang, VP
TrOpers: Douglas Mitrisin, VP

UNION COMMERCE BANK
917 Euclid Ave. 44101
216/344-0080 Tr$1 Bil
Hd: John E. Orin, Jr., ExecVP
Admn: Douglas P. Foxx, SrVP
TrInv: N. Andre Boschert, VP
TrOpers: James Masterson, VP
TrMktg: Allan H. Roberts, VP
TrCont: David J. DeCrane, VP

★ Columbus

AMERITRUST
33 North Third St. 43215
(Branch of Cleveland)
Hd: John S. Wright, SrTO
Richard G. Stein, TO

BANCOHIO NATIONAL BANK
155 E. Broad St. 43265
614/463-7482
(Branches in Akron, Chillicothe, Cleveland, Dayton, Niles, Perrysburg, Springfield and Zanesville)
Hd: Alan J. Davidson, SrVP
PersTr: John L. Sauter, VP
CorpTr: P. Joseph Sesler, VP
TrInv: Robert J. Murphy, VP
ComTrF: William M. Higgins, VP
EmplBen: John C. Ruetty, VP
TrOpers: Jim S. Deyo, VP
Nb: Robert H. Bartholomew, VP

BANK ONE TRUST COMPANY NatAssn
P.O. Box 1205 43216
614/463-5995 Tr$800 Mil
Hd: John B. McCoy, Pres
PersTr: J. David Sabine, VP
TrInv: Kenneth B. Quintenz, VP
EmplBen: H. Herbert Schupp, VP
TrOpers: Phyllis Kennedy, AsstVP
CorpTr: G. Ronald Henderson, VP

HUNTINGTON NATIONAL BANK
Broad & Front Sts. 43216
614/469-6425 Tr$800 Mil
(Branches in Ashland & Lima)
Hd: J. Virgil Early, Jr., ExecVP
PersTr: Lawrence E. Green, VP
CorpTr: Dan Saunders, VP
TrInv: Ellwood W. Lewis, VP
ComTrF: Dennis L. Clary
EmplBen: Ed Ranucci, VP
TrOpers: Thomas R. Hilliker, VP
Nb: Steven Swett, VP

Covington

WESTERN OHIO NATIONAL BANK & TRUST CO.
P.O. Box 39 45318
513/473-2056 Tr$9.7 Mil
Hd: Carl W. Bowman, VP

Dayton

BANCOHIO NATIONAL BANK
111 W. First St. 45402
513/223-6851
(Branch of Columbus)
Nb: James H. Edwards, TO

FIRST NATIONAL BANK
One First National Plaza 45402
513/226-2118 Tr$215 Mil
Hd: Jeffrey T. Siler, SrVP&SrTO
PersTr: Vera M. Schierloh, VP&TO
TrInv,ComTrF: Woodrow W. Stroud, Jr., VP&IO
EmplBen: John W. Sommer, TO
Prob: James T. Neef, VP&TO
TrOpers: David A. Keim, VP
Nb: Michael C. Josephson, VP&TO

THIRD NATIONAL BANK & TRUST CO.
34 N. Main St. 45402
513/226-6333 Tr$450 Mil
Hd: Joseph F. Connelly, ExecVP&TO
PersTr: William T. Lincoln, VP&TO
CorpTr,ComTrF,EmplBen: James W. Haman, VP&TO
TrInv: Charles O. Lee, Jr., VP&IO
TrOpers: Roger Cupp, TO
Nb: Charles L. Moore, Jr., VP&TO
Tax: C.E. Youssy, TaxO

32% of the subscribers of
TRUSTS & ESTATES
are involved in
endowment funds.

WINTERS NATIONAL BANK & TRUST CO.
Winters Bank Tower 45401
513/449-8860 Tr$917 Mil
Hd: William V. Richards, ExecVP
PersTr: L. Douglas Kneisly, SrVP
CorpTr: Richard E. Clark, VP
TrInv: Leslie O. Parker, VP
EmplBen: Carlton T. Warriner, VP
TrOpers: William D. Childress, VP
Nb: Samuel L. Hagans, Jr., SrVP

Defiance

THE STATE BANK AND TRUST COMPANY
P.O. Box 467 43512
419/782-8950 Tr$10.5 Mil
H. Eugene Smart, TO
David E. Greenwood, AsstTO

Dover

REEVES BANKING & TRUST CO.
232 W. Third St. 44622
216/343-6611 Tr$67 Mil
Hd,PersTr: David Webb, VP&TO
TrInv: Drew T. Kagan, VP
EmplBen: Lawrence Markworth, TO
TrOpers: Mrs. Helen Rosenberry, AsstTO

East Liverpool

FIRST NATIONAL BANK
P.O. Box 1029 43920
216/385-2265 Tr$30Mil
Hd: Charles L. Danley, VP&TO
TrOpers: Phyllis Stalter, TO
Nb: Herman Meek, TO

Eaton

EATON NATIONAL BANK & TRUST CO.
P.O. Box 309 45320
513/456-5544
Hd,PersTr,CorpTr: K.R. Kemper, TO

Elyria

ELYRIA SAVINGS & TRUST NATIONAL BANK
Broad & Court Sts. 44035
216/329-3000 Tr$25 Mil
Hd: Allen R. Shaw, SrVP&TO

FIRST NATIONAL BANK OF ELYRIA
341 Broad St. 44035
216/323-3391 Tr$7 Mil
Hd,PersTr,CorpTr,Nb: William G. Corson, TO
TrOpers: Agnes A. Elkins, TrAdm

LORAIN COUNTY SAVINGS & TRUST CO.
124 Middle Ave. 44035
216/323-7531
Hd: A.S. Laudani, VP&SrTO
EmplBen: Barbara Ann Ziga
Nb: R. Scott Cornelius, VP

Hamilton

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
3rd & High Sts. 45012
513/867-4818 Tr$159 Mil
Hd: James J. Ashburn, VP&SrTO
PersTr: Dennis G. Walsh, TO
CorpTr,Taxes: David D. Schul, TO
TrOpers: Frank M. Peters, TOpO
TrInv: Dennis C. Dietz, TrInvO
RE: Dan R. Bourne, AdmAsst
EmplBen: Michael R. O'Dell, AsstTO

SECOND NATIONAL BANK
High St. & Journal Square 45012
513/867-5133 Tr$120 Mil
Hd,Nb: William A. Groth II, SrTO
PersTr: Margaret Kollstedt, TO
TrInv,ComTrF: Joseph Below, AsstTO
EmplBen: J. Bruce Hert, TO
TrOpers: Nancy Wenning, AsstTO

Lebanon

LEBANON-CITIZENS NATIONAL BANK
P.O. Box 59 45036
513/932-1414 Tr$10 Mil
Hd: Bernard H. Wright, Jr., TO

Lima

HUNTINGTON NATIONAL BANK-LIMA
631 East Market St. 45801
419/224-3015
(Branch of Columbus)
Joe Cosart, VP

THE METROPOLITAN BANK OF LIMA, OHIO
P.O. Drawer M 45802
419/229-2015 Tr$127 Mil
Hd: John M. Dunnick, SrVP&TO
PersTr: Perry R. Watkins, TO
TrInv,ComTrF: Charles L. Butts, VP&TO
EmplBen: Ruth G. Bailey, PenTO
TrOpers: Ron D. Sacks
Prob: Evans T. Pseekos, TO
Keough&IRA: Diane Motter, AcctAdm

Lorain

CENTRAL TRUST CO. OF NORTHERN OHIO, NatAssn
1949 Broadway 44052
216/244-1965 Tr$18 Mil
Hd: David E. Nocjar, VP&TO
TrOpers: Mary Jane Sargent

LORAIN NATIONAL BANK
457 Broadway 44052
216/244-6000 Tr$45 Mil
PersTr,Prob,Tax,TrInv,Nb: Emma N. Mason, VP&TO
CorpTr,EmplBen,Inv: Douglas Substanley, VP&TO
TrOpers: Elizabeth Simms, TO

Mansfield

BANK ONE OF MANSFIELD
28 W. Park Ave. 44901
419/522-2011 Tr$58 Mil
Hd,TrInv,Nb: Robert J. Sutter, SrVP&SrTO
PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., VP&TO
TrOpers: Connie L. Sharma, TC&TO

FIRST BUCKEYE BANK,NatAssn
P.O. Box 849 44901
419/522-2211 Tr$108 Mil
Hd,Nb: J.A. Walter, SrVP&SrTO
ComTrF,TrInv: R.D. Hoke, II, VP&TO
PersTr,Nb: Donald J. Breon, VP&TO
David R. Irvin, TO
David J. Strub, TO
EmplBen,CorpTr,TrOpers: Robert J. Hilliard, AsstVP&TO

RICHLAND TRUST CO.
3 N. Main St. 44901
419/522-4411 Tr$60 Mil
Hd,CorpTr,Nb: Richard Adams, SrVP&TO
PersTr,TrInv: Harold H. Davis, VP&TO
TrTax: Brenda Dean, TaxTrO
EmplBen: Mark Taylor, InvAn
TrOpers: Charla Pfoutz, OpsMgr

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO, NatAssn
P.O. Box 661 45750
614/373-1147 Tr$5 Mil
Hd: Robert A. Jackson, TO
TrOpers: Judy A. Hoff, AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/373-3155 Tr$160 Mil
Hd,PersTr,Nb: Robert E. Evans, ExecVP&TO
CorpTr,EmplBen: Charles R. Hunsaker, TO
TrInv,ComTrF: David B. Baker, VP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
216/832-9801 Tr$38 Mil
Hd: R. Michael Keyes, VP&TO
Timothy N. Smyth, AsstTO

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
216/722-5555 Tr$58 Mil
Hd: Neal A. Conger, VP&TO
TrOpers: Catherine Carmany, AsstTO
Nb: George Paidas, TO

Middletown

BANK ONE OF MIDDLETOWN
2 S. Main St. 45042
513/425-8430
Hd: Charles W. Beck, Jr., VP&TO
TrOpers: Kenneth J. Angel, TO

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 North Main St. 45042
513/425-7548 Tr$60 Mil
Hd: R.P. Ely, Jr., VP&ExecTO
PersTr,CorpTr: R.L. Garver, TO
TrInv,ComTrF: S.E. Kitchen, AsstTO
EmplBen: B.K. Hill, AcctAdm
TrOpers,PersTr: J.E. Gaw, AsstTO
Prob: M.E. Paul, AsstTO

Mount Vernon

FIRST KNOX NATIONAL BANK
P.O. Box 871 43050
614/397-6344 Tr$20 Mil
Hd: Herbert L. Belden, VP&TO
TrInv,EmplBen,Nb: Ian Watson, TO

Newark

CENTRAL TRUST CO.
P.O. Box AE 43055
614/345-3471 Tr$13 Mil
Hd: June N. Sachs, TO

PARK NATIONAL BANK
50 N. Third St. 43055
614/349-8451 Tr$60 Mil
Hd,EmplBen,Nb: Stuart N. Parsons, VP&TO
TrInv,ComTrF: Douglas H. Pyle, TO
PersTr,CorpTr,TrOpers: Pamela A. Furnas, TO

Niles

BANCOHIO NATIONAL BANK
2 South Main St. 44446
216/652-4317
(Branch of Columbus)
Nb: Gary L. Pilcher, TO

Norwalk

CITIZENS NATIONAL BANK
12-14 E. Main St. 44857
419/668-3736 Tr$4.9 Mil
Hd: W. James Wetzel, Csh&TO

THE HURON COUNTY BANKING CO.
7-11 E. Main St. 44857
419/668-3361 Tr$1 Mil
Hd: Allen W. Hakes, AsstVP&TO

48.2% of the subscribers of
TRUSTS & ESTATES
select computer and
financial services.

OHIO (Cont'd)

Painesville

LAKE NATIONAL BANK
30 S. Park Place 44077
216/352-5620 Tr/o$90 Mil
Hd: John J. Reidy, Jr., SrVP&TO
PersTr: Richard T. Spotz, Jr., VP&TO
TrInv: Bradley C. Tabbert, VP&TO
EmplBen: Edward C. Hohenstein, VP
TrOpers: Richard Lindoerfer, TO
Nb: Thomas M. Bruckman, TO

Perrysburg

BANCOHIO NATIONAL BANK
Country Charm Shopping Ctr.
122 W. South Boundary St. 43551
419/874-1981
(Branch of Columbus)
Nb: James P. Ruyle, TO

Piqua

MIAMI CITIZENS NATIONAL BANK & TRUST CO.
401 N. Main St. 45356
513/773-4540 Tr$20 Mil
Hd,TrInv,EmplBen,Nb: John H. Dayton, TO
TrOpers: Virginia Schmidt

PIQUA NATIONAL BANK & TRUST CO.
45356
513/773-1212 Tr$65 Mil
Hd,PersTr,TrInv,Nb: Roy H. DePreist, VP&TO
CorpTr,EmplBen,TrOpers: Brian W. Philips, TO

Portsmouth

BANK ONE OF PORTSMOUTH,NatAssn
P.O. Box 301 45662
614/354-3261 Tr$33 Mil
Hd: Ronald W. Karolyi, VP&SrTO
Admin: William E. Sharp, TO
TrOpers: Ruth Ann Logan, AsstTO
Nb,Mktg: Clare R. Feldman

PORTSMOUTH BANKING CO.
P.O. Box 1151 45662
614/353-4151 Tr$19 Mil
Hd: Gerald P. Bartlett, VP&TO
TrOpers: Gloria L. Troughton, TrAdm

Ravenna

BANK ONE OF RAVENNA,NatAssn
235 W. Main St., P.O. Box 809 44266
216/296-2882 Tr$8.5 Mil
Hd: R.J. Sutter, TO

Reynoldsburg

THE CENTRAL TRUST COMPANY
7540 East Main St. 43068
614/864-8980
Hd: June N. Sachs

St. Clairsville

BELMONT COUNTY NATIONAL BANK
P.O. Box 277 43950
614/695-3323 Tr$8.2 Mil
Hd: Richard E. Dolan, VP&TO

Springfield

BANCOHIO NATIONAL BANK
4 W. Main St. 45501
513/324-5851
(Branch of Columbus)
PersTr: John A. Swinford, AsstVP

THE SECURITY NATIONAL BANK & TRUST CO.
40 South Limestone St. 45502
513/324-6800
Hd: Daniel M. O'Keefe, VP&TO

Steubenville

HERITAGE BANK
401 Market St. 43952
614/282-3661 Tr$40 Mil
Hd: Ronald W. Virag, VP&TO
PersTr,EmplBen: Kenneth D. Asher, AsstTO
ComTrF,CorpTr,TrOpers: Sherrill L. Schmied

MINERS & MECHANICS SAVINGS & TRUST CO.
124 N. 4th St. 43952
614/283-3731 Tr$25 Mil
Hd: Thomas L. Grimm, VP&TO

Sylvania

SYLVANIA SAVINGS BANK CO.
5604 Main St. 43560
419/882-0061 Tr$36.8 Mil
Hd,PersTr,CorpTr,Nb: Richard P. Zunkiewicz, SrVP&TO
TrInv: John T. Blake, AsstVP
CorpTr: Bethelyn Beroset, AsstTO
EmplBen: J. James Bishop, III, AsstTO
TrOpers: Amber A. Shull, TO

Tiffin

COMMERCIAL NATIONAL BANK
79 S. Washington St. 44883
419/447-3213 Tr$10 Mil
Hd: Warren R. Kahn, VP&TO
Carl Arnold, AgrTO

Toledo

FIRST NATIONAL BANK
Madison & Huron Sts. 43603
419/259-6800 Tr$300 Mil
Hd,PersTr,ComTrF: James P. Silk, VP
CorpTr,TrOpers: James A. Foote, TO
TrInv: Charles W. Porter, VP
EmplBen: Harry M. Behrendt, Jr., SrTO
Nb: Charles E. Racine, SrTO

OHIO CITIZENS TRUST CO.
One Lewis Square 43603
419/259-6605 Tr$650 Mil
Hd: George A. Picknell, ExecVP
CorpTr: Edgar V. Avila, TO
TrInv: Donald E. Miles, VP
EmplBen: Donald L. Speck, VP
TrOpers: John H. Reed, VP

TOLEDO TRUST CO.
P.O. Box 1628 43603
419/259-8142 Tr$1.2 Bil
Hd: Robert C. Foster, ExecVP
PersTr: Jerome J. Robison, SrVP
CorpTrInv: Theodore T. Hahn, VP
PersInv: Gary D. Lind, InvO
EmplBen: Timothy R. Morgan, SrTO
TrOpers: Lee Rhinemiller, VP
Nb: Allan J. Brogan, VP
Tax: Robert R. Krechman, VP
Inv: Richard M. Peterson, SrVP
Prob: Erwin Diener, SrTO

Troy

FIRST NATIONAL BANK & TRUST CO.
910 W. Main St. 45373
513/335-8351 Tr$80 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, TO
PersTr,TrOpers: Viola Strome, AsstTO

Van Wert

THE PEOPLES BANK & TRUST
114 East Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, SrVP&TO

Warren

SECOND NATIONAL BANK
P.O. Box 1311 44482
216/399-8311 Tr$185 Mil
Hd: H.W. Dakin, VP&SrTO
PersTr,ComTrF,EmplBen: J.R. Donaldson, VP&TO
TrInv: R. Fenwick, TrInvO
Nb: James Ross, AsstVP&TO
TrOpers: Donna Zahler, TOpO

THE UNION SAVINGS & TRUST COMPANY
106 E. Market St. 44481
216/841-7824 Tr/o$161 Mil
Hd: John E. Law, VP&SrTO
TrTaxDiv,Nb: William Hanshaw, VP&TO
PersTr: Mary E. Banks, AsstVP&TO
CorpTr,EmplBen: Gerald Sowul, TO
TrInv: Warren R. Irwin, VP&TO
TrOpers: Clayce L. Herbert, TOpO

West Union

FARMERS BANK
P.O. Box 158 45693
513/544-2358 Tr$.7 Mil
Hd: Paul E. Wilson, Pres&TO
TrOpers: John H. Condon, AsstTO&Sec

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441
Hd: Richard W. Price, VP&TO
Stephen E. Kitchen, InvO
Mary Kay McMillian, AsstInvO
Carol Sue Inwood, AsstTO

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr$40 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Robert K. Stellwagon, SrTO
ComTrF,EmplBen,TrOpers: David L. Christopher, VP&TO
TrOpers: Gladys Shelly, AsstTO
Doyle W. McClaran, AsstTO

Youngstown

THE DOLLAR SAVINGS & TRUST CO.
P.O. Box 450 44501
216/744-9000 Tr$325 Mil
Hd: Herbert H. Pridham, VP&SrTO
PersTr: Robert Bonchack, TO
CorpTr: W.S. Lakin, TO
TrInv: William G. Weber, TO
EstAdmin: James H. Sisek, TO
EmplBen: Charles Lewis, TO
TrOpers: Dennis J. Delon, TO

MAHONING NATIONAL BANK
23 Federal Plaza 44501
216/742-7000 Tr$160 Mil
Hd: John H. Oesch, SrVP&TO
PersTr: C. Richard Jones, VP&TO
Nb: Gregory Ridler, VP&TrCoun
TrInv,ComTrF: Anthony J. Maiorana, TO&TrInvMgr
CorpTr: Mrs. Hilda Remick, TO
TrOpers: John Wal, TOpMgr
EmplBen: Ralph A. Beard, TO

UNION NATIONAL BANK
(Trust Dept)
P.O. Box 359 44501
216/744-5041 Tr$150 Mil
Hd: L.J. Qualman, VP&TO
TrInv: Karen L. Cipperley, AsstTrInvO
G.T. Wick, AsstVP

Zanesville

BANCOHIO NATIONAL BANK
11 North Fourth St. 43701
614/454-1271
(Branch of Columbus)
Nb: William R. Baker, TO
THE CENTRAL TRUST CO.
434 Main St. 43701
614/452-9901 Tr$21 Mil
Hd: R.A. Jackson, SrTO
CorpTr,TrOpers: R.A. Bennett, TO
FIRST NATIONAL BANK
422-428 Main St. 43701
614/452-8444 Tr$36 Mil
Hd: Raymond L. Hecker, TO
Mary J. Myers, AsstTO
Gary B. Baker, AsstTO

OKLAHOMA

Ada

FIRST NATIONAL BANK & TRUST CO.
101 E. Main St. 74820
405/332-5132 Tr$9 Mil
Hd: Oliver C. Parker, VP&TO

Alva

CENTRAL NATIONAL BANK OF ALVA
P.O. Box 667 73717
405/327-1122
Hd: W.D. Myers, Jr., Pres&TO
Harold W. Wilson, VP&TO
Orin R. Lancaster, VP&TO

Ardmore

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 69 73401
405/223-1111 Tr$11 Mil
Hd: Charles R. Milner, VP&TO

Bartlesville

FIRST NATIONAL BANK
P.O. Box 999 74003
918/336-6121
Hd: Neal T. Seidle, SrVP&SrTO
PersTr: Betty Dalrymple, VP&TO
TrInv: Larry Watson, TrInvO
TrOpers: Bertha Lanckriet, AsstTOpO
Glenn Jamison, TO
TrAdm: Richard Spurgeon, AsstTO
UNION BANK & TRUST
P.O. Box 939 74003
918/336-8610
Hd: Jack I. Seidle, VP&TO
Charolette L. Morrison, TO
TrOpers: Barbara Reynolds

Bixby

CITIZENS SECURITY BANK & TRUST CO.
P.O. Box 130 74008
918/366-8264 Tr$5 Mil
Hd,TrInv,Nb: James W. Allison, VP&TO
PersTr,EmplBen,TrOpers: Russell Smith, AsstTO

Blackwell

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
C.D. Klingensmith, SrVP&TO
SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr$8.5 Mil
Hd: W.W. Rodgers, Sr., ChBd&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
William W. Rodgers, Jr., Pres&TO
Doris Smyth, AsstTO

Chickasha

CHICKASHA BANK & TRUST
1924 South 4th St. 73018
405/222-0550
Hd: Richard A. Fitzpatrick, SrVP&TO
FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$7 Mil
Hd: Patrick A. Brooks, SrTO
Frances Doak, AsstTO
OKLAHOMA NATIONAL BANK & TRUST CO.
P.O. Box 1008 73018
405/224-6000 Tr$8 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Samuel M. Griffin, AsstVP&TO
TrOpers: Mary E. Hopkins, AsstVP&AsstTO

Clinton

OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr/u$1 Mil
Hd: G.W. Lowry, Jr., Pres

Del City

DEL CITY BANK & TRUST
3000 Tower Drive 73115
405/677-8711 Tr$1 Mil
Hd: J. Larry Goff, ChmExecComm
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb:
Clifford J. Blair, TO

Duncan

FIRST BANK & TRUST CO.
P.O. Box 580 73533
405/255-1810
Hd: E. J. Buckholts, II, TO
Tom Sparks, Pres&TO
Dale Davis, VP&TO
SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1468 73533
405/255-5860 Tr$45 Mil
Hd,TrInv,Nb: Richard E. Dixon, SrVP&TO
TrOpers,ComTrF: Michael V. Parks, AsstVP&TO
PersTr,EmplBen: Hal Pennington, TO
TrAdmin: Virginia Brenneis, AsstTO

Durant

DURANT BANK & TRUST CO.
P.O. Box 130 74701
405/924-2211 Tr$2.5 Mil
Hd: Dale Flanagan
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Bob Jones, AsstVP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
405/262-5144 Tr$1 Mil
Hd: Gregory Parker, VP&TO
THE FIRST NATIONAL BANK & TRUST CO.
100 South Bickford St. 73036
405/262-2754
Hd: Robert W. Patton, Pres
Evans C. Rector, VP&TO
Clarice March, Csh&AsstTO

Enid

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 3448 73701
405/233-3535 Tr$50 Mil
Hd,TrInv,Nb: Ron G. Barnes, SrVP&TO
Pen&P/S: Roger Austin, VP&TO
PersTr: Stella Knowles, AsstVP&TO
CorpTr,TrOpers: Ralph Kremeier, AsstVP&TO
ComTrF,TrInv: Jackie L. Woods, AsstTO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1469 73701
405/233-3113 Tr$25 Mil
Hd: Joe F. Morriss, SrVP&TO
Dimmitt Choate, VP&TO
Carol Newman, AsstTO
TrOpers: Judy Mitchell, VP&TO

Guthrie

FIRST NATIONAL BANK
202 W. Oklahoma St. 73044
405/282-4415 Tr$2.8 Mil
Hd: Ralph McCalmont, Pres&SrTO
Kay Hudson, VP&TO
FIRST STATE BANK & TRUST CO.
224 E. Oklahoma St. 73044
405/282-0470
Hd: Don F. Duffield, Pres,ChOperngO&TO

Guymon

CITY NATIONAL BANK & TRUST CO.
P.O. Box 410 73942
405/338-6561 Tr$2.9 Mil
Hd: Wm. L. Thompson, VP&TO
TrAdm: Virginia L. Wester, AsstTO

TRUSTWARE®
means results in...
OKLAHOMA IS OK 82
XY-0000
For more information contact
National Computer Systems' Trust Systems Division NCS Center Dunwoody GA 30338 404 391-1700

OKLAHOMA (Cont'd)

Holdenville

FIRST NATIONAL BANK & TRUST
P.O. Box 790 74848
405/379-3307 Tr/u$1 Mil
Hd: H.L. Palmer, VP&TO

Kingfisher

KINGFISHER BANK & TRUST CO.
P.O. Box 419 73750
405/375-3121 Tr$1 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOpers: George Brownlee, Csh&TO

THE PEOPLES NATIONAL BANK
320 North Main St. 73750
405/375-5911
Hd: Kenneth Glazier

Lawton

AMERICAN NATIONAL BANK
P.O. Box 1310 73501
405/353-6500 Tr$2.1 Mil
Hd: Melvin J. McGuffin, ExecVP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 1008 73502
405/355-3580 Tr$3 Mil
Hd: Robert G. Lawrence, Pres&TO
AsstHd: Jim Cantrell, VP&AsstTO

SECURITY BANK & TRUST CO.
P.O. Box 489 73502
405/353-7700
Hd: David F. Sandstrom, VP&TO

SHERIDAN BANK & TRUST CO.
2202 Ferris Ave. 73501
405/355-7211
Hd: C. Vernon Howell, VP&TO

Madill

THE MADILL BANK & TRUST
128 Plaza 73466
405/795-3343 Tr/u$1 Mil
Hd: David C. Dunn, ExecVP,Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.
235 E. Choctaw 74501
918/426-0211 Tr$16 Mil
Hd: Clark Bass, Pres&TO
TrOpers: J.W. Allford, Csh&AsstTO
Judy A. Echols, AsstTO

Miami

FIRST NATIONAL BANK
P.O. Box 850 74354
918/542-3371 Tr$1.9 Mil
Hd: Sue Livingston, VP&TO

SECURITY BANK & TRUST CO.
P.O. Box 880 74354
918/542-6661 Tr$13 Mil
Hd: T.J. Archer, SrVP&TO

Muskogee

CITIZENS NATIONAL BANK & TRUST OF MUSKOGEE
P.O. Box 1967 74401
918/683-6611 Tr$5 Mil
Hd: Melvin R. Camp, Jr., VP&TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 488 74401
918/687-6321 Tr$24.1 Mil
Hd: Dave L. Blakeburn, VP&TO
PersTr,EmplBen,TrOpers: Larry Smith

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 68 74401
918/683-7611 Tr$40 Mil
Hd,TrInv: K.L. Meyer, Jr., ExecVP&TO
PersTr,CorpTr: M.E. Thornley, Jr., VP&TO
PersTr: B.J. Coffman, TO

Norman

AMERICAN EXCHANGE BANK & TRUST CO.
P.O. Box BB 73070
405/329-2400
Hd: Koehler Thomas, SrVP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 1167 73070
405/321-6444
Hd: J.R. Symcox. Chm

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1288 73070
405/321-4200 Tr$16 Mil
Hd,CorpTr,TrInv,Nb: George D. Moore, SrVP&TO
PersTr: El Juana Pollack, AsstVP&TO
ComTrF: Barbara Neil
EmplBen: Bill Pendleton, SrVP&TO
TrOpers: Vicki Herndon

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 610 73069
405/321-7170 Tr$10 Mil
Hd: J.H. Patten, CEO&TO
EmplBen,TrOpers: Stephen W. Bonner
PersTr: William C. Henley

Nowata

FIRST NATIONAL BANK
P.O. Box 432 74048
918/273-1227
Hd: Bryan L. Lee, Pres&TO
George L. Hangs, AsstTO

★Oklahoma City

AMERICAN-FIRST TITLE & TRUST CO.
P.O. Box 25225 73125
405/272-4800
Hd: Gerry Scott, Pres

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1216 73101
405/525-6531 Tr/o$20 Mil
Hd,CorpTr,TrInv,EmplBen: Edward L. Morton, VP&TO
PersTr,TrOpers,Nb: John C. Booth, VP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 2575 73125
405/232-8501 Tr$45 Mil
Hd,PersTr,TrInv,Nb: Carl E. Burget, ExecVP&SrTO
CorpTr: Judy Young, TrAdm
TrOpers: Sherilyn A. Clark, TO
ComTrF,EmplBen: Marge Sears, TrAdm
Carole Kenworthy, ExecSec,AsstTO&VP

ARE
OIL & GAS PROPERTIES
COMPLICATING
ESTATE SETTLEMENTS?
OR
TRUST ADMINISTRATION?

We will buy oil and gas interests,
royalties and non-producing minerals.
Or will act as your broker and advisor.

Write or call
H. HUFFMAN & CO.
2550 Liberty Tower
Oklahoma City, Oklahoma 73102
(405) 235-7559

BILL NEBE SELLS ONLY GOOD
ADVICE — DESIGN — TRAINING
ON
• TRUST SYSTEMS
• TRUST PROCEDURES
• TRUST OPERATIONS
No Software or Hardware

Nebe & Associates
12800 Briar Forest #63
Houston, Texas 77077

Call Bill Nebe for an independent view - (713) 493-2326

FIDELITY BANK,NatAssn
P.O. Box 24128 73124
405/272-2072 Tr$300 Mil
Hd,TrInv: W.F. Pralle, SrVP&TO
PersTr,EmplBen: Morris L. Hatley, VP&TO
CorpTr: Marjorie Mathes, VP&TO
TrOpers,ComTrF: Terry Brown, AsstVP&TO
Nb: David W. Lyle, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 25189 73125
405/272-4200 Tr/o$1 Bil
Hd: Drake Keith, ExecVP&SrTO
PersTr: Jerry L. Goff, SrVP&TO
CorpTr: Robert C. O'Kelley, SrVP&TO
TrInv,ComTrF: Thomas Thompson, SrVP&TO
EmplBen: Louis Fournet, VP&TO
TrOpers: Jerry Baskin, SrVP&TO

FOUNDERS BANK & TRUST CO.
P.O. Box 12449 73157
405/843-9551 Tr$3 Mil
Hd: Karen Lance, VP&TO
TrOpers: Anita Roberts, AsstTO

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 25848 73125
405/231-6438 Tr$350 Mil
Hd: W. Kenneth Bonds, ChmTC&ExecVP
Jack E. White, ExecVP
PersTr: Donald E. Balaban, SrVP&SrTO
CorpTr: Vernon Wright, VP
TrInv,ComTrF: Jean R. Johnson, SrVP&SrTO
EmplBen: Ben Beyers, VP
TrOpers: Melvin E. Burch, VP
Nb: Kent A. Polley, VP

OKLAHOMA NATIONAL BANK & TRUST
2701 South Harvey 73143
405/236-0581 Tr$6 Mil
Hd: R.W. Everaard, VP&TO

PENN SQUARE BANK,NatAssn
P.O. Box 26208 73126
405/842-7441
Hd: John H. Miller, VP&TO
AsstHd: Carolyn B. Jonas, TO

UNION BANK & TRUST COMPANY
4921 N. May Ave. 73112
405/949-7398 Tr$17 Mil
Hd: James B. White, VP&TO

Perry

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 878 73077
405/336-5562 Tr$1.394 Mil
Hd: Carl B. Hamm, Pres&TO
Joe C. Sewell, Jr., ExecVP&AsstTO
Anna Lou Randall, VP&AsstTO
Duane E. Palovik, SrVP&AsstTO

Ponca City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1151 74601
405/762-1644 Tr$10.4 Mil
Hd: John W. Warren, SrTO
AsstHd: Kathryn L. Wright, TO
Doris Smyth, AsstTO

SECURITY BANK & TRUST CO.
P.O. Drawer 311 74601
405/765-4444 Tr$52 Mil
Hd: C. W. Barber, SrVP&SrTO
TrOpers: Betty Emerson, AsstTO

Sapulpa

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1408 74066
918/224-3210 Tr$9 Mil
Hd: Elmer Neel, VP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1089 74801
405/273-5000 Tr$26 Mil
Hd,CorpTr,Nb: Ralph G. Spencer, SrVP&TO
PersTr,TrInv: W. H. Yarger, VP&TO
EmplBen,TrOpers: Laqueda L. Steward

FEDERAL NATIONAL BANK & TRUST CO.
24 Main St. 74801
405/273-1000 Tr$25.5 Mil
Hd: Gaye Shepherd, VP&TO
Nb: Don P. Grimes, VP&AsstTO

Stillwater

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1 74074
405/372-3133 Tr$7 Mil
Hd: W.L. Simank, SrVP&TO

STILLWATER NATIONAL BANK & TRUST CO.
P.O. Box 711 74074
405/372-2230 Tr$11 Mil
Hd: Stanley R. White

Tulsa

BANK OF COMMERCE & TRUST
120 West Seventh St. 74119
Tr$75 Mil
Hd,Nb: Douglas L. Goss
PersTr,CorpTr,EmplBen: Mike Nemec
TrInv: John Haynes

BANK OF OKLAHOMA
P.O. Box 2300 74192
918/588-6000 Tr$1.1 Bil
Hd: James R. Dodd, SrVP&SrTO
PersTr: W. Douglas Jones, VP&SrTO
CorpTr: Robert W. Clark
TrInv,ComTrF: Ned W. Schmidt
EmplBen: James W. Morris
TrOpers: Alan W. Kennebeck
TrCoun: Francis G. Hawkins, SrVP

F&M BANK & TRUST CO.
P.O. Box 4500 74104
918/936-1151 Tr$26 Mil
Hd,CorpTr,Nb: D. Berry Miller, VP&SrTO
PersTr,TrOpers: Robert G. Munroe, VP&TO
TrInv,ComTrF,EmplBen: Dean Day, VP&TO
EmplBen,Prob: Sue Jane Lockwood, 2ndVP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1 74193
918/586-5380 Tr$700 Mil
Hd: Jack W. Dikeman, SrVP&SrTO
PersTr: Richard M. Corbridge, VP&SrTO
CorpTr: Jere Iwata, VP&TO
TrInv: David Dougherty, VP&SrTrInvO
ComTrF,EmplBen: Kenneth W. McCauley, VP&TO
TrOpers: H. H. Cullison, Jr., VP&TO
Nb: Gregory T. Weaver, VP&TO

FOURTH NATIONAL BANK
P.O. Box 2360 74101
915/587-9171 Tr$180 Mil
Hd,EmplBen: Don G. Onstott, SrVP&SrTO
PersTr: Robert Roesler, VP&SrTO
PersTr: Clyde Crutchmer, VP&TO
CorpTr: Cathy Kunkel, AsstTO
TrInv: Frederic Russell, VP&TrInvO
James Dixon, VP&TO

MERCANTILE BANK & TRUST CO.
P.O. Box 1200 74102
918/628-1200
Hd: Jerry L. Hudson

UTICA NATIONAL BANK & TRUST CO.
P.O. Box 1559 74101
918/747-7581
Hd,CorpTr,EmplBen: Leslie Pierce, ExecVP&SrTO
PersTr,Nb: Paul E. Kallenberger, SrVP&TO
CorpTr,TrInv: Wm. Meyer, VP&TO

Vinita

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer F 74301
918/256-7811 Tr$5 Mil
Hd: Jack Nichols, Pres&TO
Don Yarger, VP,Csh&AsstTO

OKLAHOMA STATE BANK & TRUST CO.
P.O. Box 278 74301
918/256-5585 Tr$1 Mil
Hd: E.N. Price, TO
V.L. Buchanan, AsstTO
TrOpers: Roxie Martin, AsstTO

OREGON

Albany

CITIZENS VALLEY BANK
P.O. Box 985 97321
503/926-4221 Tr$51 Mil
Hd,EmplBen,Nb: Landy G. Chapman, TO&DeptMgr
PersTr: William J. Crocker, TO
TrInv: Maxine Cox, AsstCsh
TrOpers: Patsy H. Peck, TOpO
Escrow: Mary E. Arnold, AsstCsh

Bend

FIRST NATIONAL BANK OF OREGON
P.O. Box 1191 97701
503/382-1511
(Branch of Portland)
Hd: W.J. Smith, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 911 97709
503/382-4611
(Branch of Portland)
Hd: R.W. Ager, Mgr&TO

TRUSTWARE
means results in...
ABC 000
JAN OREGON 81
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391-1700

OREGON (Cont'd)

Coos Bay

WESTERN BANK (Trust Dept)
P.O. Box 1099 97420
503/269-5171 Tr$24 Mil
Hd,TrInv,ComTrF: William C. Plese, VP&SrTO
TrInv: Cindy Coolen
PersTr: Patsy McKay, AsstTO
EmplBen,Nb: R. J. Venhaus
TrOpers: Cathy Libner

Eugene

FIRST NATIONAL BANK OF OREGON
P.O. Box 10566 97440
503/687-5955
(Branch of Portland)
Hd: Ronald C. Ashla, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 10308 97440
503/687-7758
(Branch of Portland)
Hd: D. A. Frosaker, Mgr&TO

Klamath Falls

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 789 97601
503/883-4615
(Branch of Portland)
Hd: R.W. Mezger, SrTrForestryO

Medford

FIRST NATIONAL BANK OF OREGON
P.O. Box 580 97501
503/776-5605
(Branch of Portland)
Hd: Robert D. Diller, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: R.M. Janzik, SrTO&Mgr

Pendleton

FIRST NATIONAL BANK OF OREGON
P.O. Box 849 97801
503/276-9770
(Branch of Portland)
Hd: Gene Eckert, TO

Portland

BANK OF CALIFORNIA,NatAssn
407 S.W. Broadway 97205
503/225-2955 Tr$275 Mil
(Branch of San Francisco, CA)
Hd: Richard D. Powers, VP&SrTO
CorpTr: J.D. Baker, TO
TrInv: R.L. Graham, VP&IO
EmplBen: Larry J. Lee, TO
Nb: Milton L. Chase, VP&TO
TrOpers: Nancy Driver, TOpO

FIRST NATIONAL BANK OF OREGON
P.O. Box 2971 97208
503/225-2324 Tr$1.2 Bil
(Branches in Bend, Eugene, Medford, Pendleton & Salem)
Hd: Jess Rogerson, SrVP&SrTO
PersTr,EmplBen,Nb,BrCo-ord: Robert L. Belding, VP
CorpTr: Peter Cullen, TO
TrInv: Robert Murray, SrVP
TrOpers: Rick Meigs, VP
Tax: Dale Annis, TO
RE: Jim Wilson, VP

FIRST STATE BANK OF OREGON
520 SW 6th, Ste. 400
P.O. Box 272 97207
503/243-3517 Tr$200 Mil
Hd: Richard W. Rhodes, VP&ExecTO
PersTr: S.R. Brumley, SrTO
EmplBen: Gary Blanchard, SrTO
TrOpers: Glenn Cook, SrTO
Nb: Kenneth Simpson, SrTO

THE OREGON BANK
P.O. Box 2808 97208
503/222-7620 Tr$250 Mil
Hd: Gary D. Putnam, SrVP&ExecTO
Admin: Robert M. Magee, VP&SrTO
CorpTr: Joan Autio, TO
TrInv: Robert T. Platt, VP&SrIO
TrOpers: Louise Freeze, TOpO
RE: A.A. Strange, TO
Nb: Robert L. Mitchell, VP

PACIFIC NORTHWEST TRUST COMPANY
Ste. 905, 101 Southwest Main St. 97204
503/295-6974 Tr$30 Mil
Hd,PersTr,EmplBen,Nb: Leroy J. Lundy, Pres
TrOpers: David R. Tiebout

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
503/225-6588 Tr/o$1.8 Bil
(Branches in Bend, Eugene, Klamath Falls, Medford & Salem)
Hd: R. H. Lung, SrVP&ExecTO
PersTr: R.S. Stone, VP&TO
TrInv: S. V. Schuster, SrVP
CorpTr: J. A. Charno, TO
MtkgDiv: J. M. Clarke, SrTO
EmplBen: G. Clemmons, VP&TO
TrOpers: C.E. Bateman, Jr., VP&TO
Nb: Lyle Janz, VP&TO
TrSvcsDiv: D. E. Fletcher, VP&TO

★Salem

COMMERCIAL BANK
P.O. Box 428 97308
503/399-2993 Tr$16 Mil
Hd,EmplBen,Nb: Marvin Abeene, TO
PersTr,TrInv,ComTrF,TrOpers: M.A. Hays, TO

FIRST NATIONAL BANK OF OREGON
P.O. Box 13049 97309
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, TO

PIONEER TRUST CO.
P.O. Box 2305 97308
503/363-3136 Tr/o$100 Mil
Hd,PersTr: E.E. Smith, Jr., VP&TO
CorpTr,EmplBen,TrOpers: Alan Bennett, TO
TrInv: S.H. Compton, Pres
G. Storie, AS
ComTrF: G.M. Blair, AsstTO
TrOpers: Michael S. Compton, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: J.A. Perry, VP,TO&Mgr

The average reader of
TRUSTS & ESTATES
spends 1.8 hours reading
each issue.

PENNSYLVANIA

Allentown

THE FIRST NATIONAL BANK OF ALLENTOWN
Hamilton Mall at 7th St. 18101
215/439-4207 Tr$331 Mil
(Branch in Easton)
Hd: Dalton M. Schaadt, ExecVP
PersTr: John T. Hanley, Jr., VP
CorpTr,EmplBen: Leonard M. Rusinko, AsstVP
TrInv,ComTrF: Ronald Talcott, VP
TrOpers: Karl Berger, AsstVP
Nb: Charles I. Bricker, VP
Tax: Dudley Saurman, AsstVP

INDUSTRIAL VALLEY BANK & TRUST CO.
634 Hamilton Mall 18101
215/770-2019
(Branch of Jenkintown)
Hd: G. Allen Weiss, VP

THE MERCHANTS NATIONAL BANK
702 Hamilton Mall 18101
215/821-7243 Tr$80 Mil
Hd: J.S. Meminger, VP&SrTO
FinPlng: D.A. Russell, VP&FPO
PersTr: J.E. Tremblay, VP&TO
Inv: R.F. Platner, VP&TrInvO
Pen: D. Skeath, VP&TPO
Tax: L. Stauffer, VP&TrTxO
TrOpers: K.M. Mote, TOpO
CorpTr: L. Hammel, CTO
CustSec: L. Meitzler, AsstVP&CI

Altoona

CENTRAL COUNTIES BANK
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
Mgr: J. Carl Haldeman, AsstVP&TrAdmO
Jean Harkless, TrAdmO

MIDSTATE BANK & TRUST CO.
1130 112th St. 16603
814/944-2571 Tr$153 Mil
(Branches in Bellefonte, Philipsburg & State College)
Hd,PersTr,ComTrF: L. Niles Fishell, VP&SrTO
PersTr: H. Randall Carper, TO
PersTr,CorpTr: Nancy R. Fogel, AsstVP,TO&AsstSec
PersTr: Carl W. Bechdel, TO
PersTr: Benedict J. Resig, VP&TO
TrInv: J. William Smith, VP
Lois M. McGee, IO
Ralph J. Davis, AsstVP
EmplBen,Nb: John H. McGrail, VP
TrOpers: W. Eugene Wright, SrTOpO
TrOpers: Marie A. Civiello, TOpO

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$5.5 Mil
Hd: Helen J. Clark, VP
TrOpers: Sally M. Bush, TO

Bala-Cynwyd

CENTRAL PENN NATIONAL BANK
1 Belmont Ave. 19004
215/854-3061 Tr$400 Mil
Hd: Wallace A. Ries, SrVP
PersTr: Frank Collins, VP
CorpTr,TrOpers: Charles Angelo, VP
TrInv,ComTrF: Robert Bobrow, VP
EmplBen: Thomas McCoy, VP
Nb: Edward A. Touhill, VP

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

FIRST PENNSYLVANIA BANK,NatAssn
555 East City Line Ave. 19004
215/786-7174 Tr$3.1 Bil
(Branch of Philadelphia)
Hd: Harry R. Stainrook, SrVP&ChOpO
PersSvcs: John C. Voss, VP
CorpSvcs: Paul W. Flood, VP
AssetMgmt: James S. Morgan, SrVP

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR
25 Broadway 18013
215/588-0981 Tr$1.5 Mil
Hd: Ronald H. Cann, Pres
William M. Kessler, Csh&SrTO

Beaver

BEAVER TRUST CO.
Third & Insurance Sts. 15009
412/775-7800 Tr$40 Mil
Hd: Charles M. Marshall, VP&SrTO
PersTr,EmplBen,Nb: Nicholas J. Rubino, AsstVP&TO
CorpTr,TrOpers: Elmer C. Kross, TO
TrInv: Olen C. Gibson, InvCo-ord

Bedford

JOHNSTOWN BANK & TRUST CO.
15522
814/623-6136
(Branch of Johnstown)

Bellefonte

MIDSTATE BANK & TRUST CO.
101 N. Allegheny St. 16823
814/355-5504
(Branch of Altoona)
William Monsell, Jr., VP&TO
Roy J. Brodowski, TO

Berwick

THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
717/752-3671 Tr$13 Mil
Hd: Arthur D. Champlin, Jr., VP&TO
TrOpers: Marlene Eckrote, AsstTO

Bethlehem

FIRST VALLEY BANK
One Bethlehem Plaza 18018
215/865-8629 Tr$105 Mil
(Branch in Kingston)
Hd: Hudson S. Green, SrVP
PersTr: Robert F. Peuser, Jr., VP
CorpTr: John J. Bauer, Jr., TO
TrInv: Dale F. Wise, VP
EmplBen: James D. Rawlings, AsstTO
TrOpers: Joel G. Harpel, AsstVP
Roy C. Miller, TOpO
Nb: Douglas M. Watson, SrVP

UNION BANK & TRUST CO. OF EASTERN PENNSYLVANIA
P.O. Box 2068 18001
215/861-1769 Tr$80 Mil
HdComTrF,Nb: William L. Mannering, SrTO
PersTr: G. Malcolm Reid, TO
CorpTr,TrOpers: Rebecca A. Stanley, TOpO
TrInv: John A. Schnaible, TO
EmplBen: Myron R. Haydt, TO

Biglerville

GETTYSBURG NATIONAL BANK
Main Street 17307
717/677-7141
(Branch of Gettysburg)

Bloomsburg

BLOOMSBURG BANK-COLUMBIA TRUST CO.
11 W. Main St. 17815
717/784-1660 Tr$42 Mil
Hd,EmplBen,Nb: Gordon C. Boop, SrVP&TO
PersTr: William B. Hornberger, AsstVP&TO
CorpTr,ComTrF: David Hill, TrAdm
TrInv: John R. Bryden, III, IO

Blue Ball

THE BLUE BALL NATIONAL BANK
State Rte. 23 & Township Rd. 17506
717/354-4541 Tr/o$16 Mil
Hd: John H. Phillips
Dean S. Johnson, AsstTO

Boyertown

NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/367-6001 Tr$25 Mil
Hd,TrInv,Nb: Rodney Washburn, Jr., VP&SrTO
PersTr,EmplBen: John W. Davis, TO
CorpTr,ComTrF,TrOpers: Eleanor J. Frain, TO

Bradford

PENNBANK
71 Main St. 16701
814/362-5521
(Division of Titusville)
Hd: Charles T. Rowe, TO

PRODUCERS BANK & TRUST CO.
56 Main St. 16701
814/368-3103 Tr$3.3 Mil
Hd,TrInv: Charles P. Mitchell, Pres
PersTr: Gregory J. Hills, AsstTO

Brockway

DEPOSIT BANK
1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Hd: Lloyd Johnson, AsstVP

UNIBANK
456 Main St. 15824
814/265-8401
Hd: George E. Walker, VP&TO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Hd: Joseph Wernen, VP

UNIBANK
P.O. Box 499 15825
814/849-8364 Tr$14 Mil
Hd: George E. Walker, VP&TO

Burnham

RUSSELL NATIONAL BANK
111 North Logan Blvd. 17009
(Branch of Lewistown)

Butler

THE CITIZENS NATIONAL BANK OF EVANS CITY
Lewis & Hansen Aves., P.O. Box 139 16045
412/282-3440 Tr$12 Mil
Hd: Thomas J. Blechschmidt, TO
PersTr,TrOpers: Linda Bonetti, AsstTO

FIRST SENECA BANK & TRUST
364 Centre St. 16001
814/676-6511 Tr$200 Mil
(Branch of Oil City)
Hd: John K. Myers, ExecVP&SrTO
PersTr,CorpTr,TrInv,EmplBen:
E.G. Heffelfinger, Jr., VP&TO
TrOpers: Glenn R. Taylor, VP&TO
Nb: Paul H. Lackey, TBDO

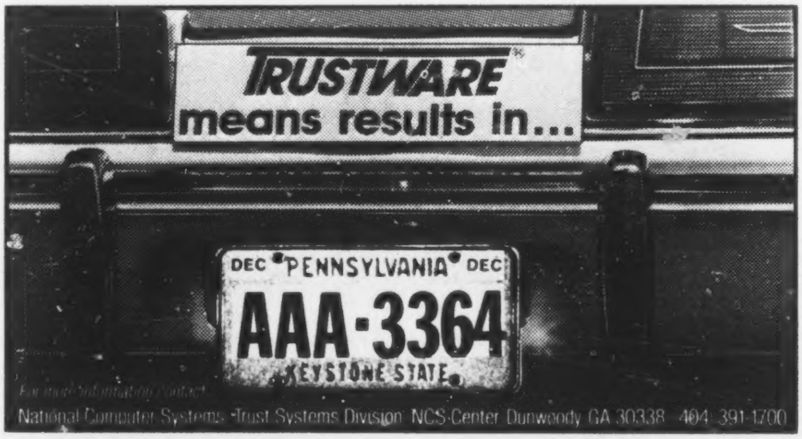
MELLON BANK,NatAssn
Main & Diamond Sts. 16001
412/287-5711
(Branch of Pittsburgh)
Hd: Donald R. Martin, AsstVP
Margaret M. Sasse, TO

THE UNION NATIONAL BANK OF PITTSBURGH
160 S. Main St. 16001
412/287-1733
(Branch of Pittsburgh)
Hd: I. Keith Bell, TO

Camp Hill

THE COMMONWEALTH NATIONAL BANK
1510 Cedar Cliff Dr. 17011
717/761-0779
(Branch of Harrisburg)
Hd: Lois B. Copeland, TrMgr

CUMBERLAND COUNTY NATIONAL BANK & TRUST
21st & Market Sts. 17011
717/780-2905 Tr$295 Mil
Hd,Nb: Robert M. Lane, VP&SrTO
PersTr,ComTrF,EmplBen: R.C. Kramer, AsstVP&TO
CorpTr: J.E. Davidson, AsstVP&TO
TrInv,TrOpers: Craig C. Dunn, AsstVP&TO


TRUSTWARE
means results in...
DEC PENNSYLVANIA DEC
AAA-3364
KEYSTONE STATE
For more information contact:
National Computer Systems Trust Systems Division NCS-Center Dunwoody GA 30338 404 391-1700

PENNSYLVANIA (Cont'd)

Carlisle

COMMONWEALTH NATIONAL BANK
1 North Hanover St. 17013
717/249-2414
(Branch of Harrisburg)
Hd: Robert K. Reitzel, TrMgr

DAUPHIN DEPOSIT BANK AND TRUST CO.
2 W. High St. 17013
717/249-2323
(Branch of Harrisburg)
Hd: Sue H. Mauery, AsstTO

FARMERS TRUST CO.
1 W. High St. 17013
717/243-3212 Tr$33 Mil
Hd,TrInv,EmplBen,Nb: Dennis C. Caverly
PersTr,ComTrF,TrOpers: Jane F. Burke
CorpTr,Taxes: David C. Gority

Chambersburg

CHAMBERSBURG TRUST CO.
P.O. Box C 17201
717/263-9201 Tr$46 Mil
Hd: Robert L. Smith, TO
CorpTr: Mabel L. Werdenbaugh, AsstTO
Edwin P. Heckman, AsstTO

FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$19 Mil
Hd,PersTr,TrOpers: Allen C. Rebok, SrTO
CorpTr: Edna L. Armstrong, TO
TrInv,EmplBen: William M.L. Etter, Jr., TO
Nb: Edward C. Price, Jr., TO

VALLEY BANK & TRUST CO.
P.O. Box 459 17201
717/263-2265 Tr$68 Mil
Hd: Sidney M. Palmer, Jr., ExecVP
TrOpers,PersTr: James P. Gordon, VP&TO
CorpTr,TrInv: Samuel W. Worley, VP&TO
EmplBen: Gordon M. Bankert, TO

Clarion

FIRST SENECA BANK & TRUST CO.
551 Main St. 16214
814/226-6800
(Branch of Oil City)
Admin: James L. Russell, TO

Clearfield

CLEARFIELD BANK & TRUST CO.
11 N. Second St. 16830
814/765-7551 Tr$15 Mil
Hd: John L. Bailey, TO

COUNTY NATIONAL BANK
Market & Second Sts. 16830
814/765-9621 Tr$26 Mil
Hd: C.J. Peterson
EmplBen,TrOpers,Nb: L.W. Bodle

Coudersport

CITIZENS TRUST CO.
16915
814/274-9150 Tr$5.5 Mil
(Branches in Emporium & Port Allegany)
Hd: E.S. Metzger, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb:
Thomas A. Maynard, TO
TrOpers: Dawn Newton, AsstTO

Danville

COMMONWEALTH BANK & TRUST COMPANY,NatAssn
101 Mill St. 17821
717/275-0490
(Branch of Williamsport)
Hd: James C. McDermott, TO

FIRST NATIONAL BANK
P.O. Box 279 17821
717/275-3740 Tr$3 Mil
Hd: Donald J. Seebold, Pres&TO
Terry S. Love, AssocTO

Doylestown

CONTINENTAL BANK
E. Court St. at Monument 18901
215/348-2966
(Branch of Norristown)
Hd: David H. Keller, Jr., VP

Du Bois

DEPOSIT BANK
P.O. Box 267 15801
814/371-2345 Tr$39 Mil
(Branches in Brockway, Brookville & St. Marys)
Hd: D. Edward Chaplin, VP&SrTO
TrOpers: Daniel J. Duttry, AsstTO
Janine K. Fennell, TO

THE UNION BANKING & TRUST CO.
P.O. Box 247 15801
814/371-5500
Hd: P.F. Kearns, VP&TO

Easton

EASTON NATIONAL BANK & TRUST CO.
P.O. Box 271 18042
215/258-2811
Hd: Richard T. Baskin, SrVP&SrTO
PersTr: Donald C. Seagreaves, VP&TO
CorpTr,ComTrF,TrOpers: James S. Kressler, TO
TrInv: John T. Clarke, VP
EmplBen: David W. Kidd, TO
Nb: Thomas W. Schreiber, TO

LAFAYETTE TRUST BANK
P.O. Box 508 18042
215/250-2311 Tr$4 Mil
Hd: George F. Coffin, Jr., TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Mrs. Betty F. Williams, VP&AsstTO

Ebensburg

LAUREL NATIONAL BANK
P.O. Box 158 15931
814/472-8400 Tr$28 Mil
Hd: John W. Egnot, VP&TO
Thomas J. Watson, AsstTO

Elizabethtown

COMMONWEALTH NATIONAL BANK
17022
717/367-1116
(Branch of Harrisburg)
Hd: Robert E. Sherk, TrMgr

ELIZABETHTOWN TRUST CO.
P.O. Box 227 17022
717/367-1156 Tr$9.5 Mil
Hd: David A. Moyer, TO

Emporium

BUCKTAIL BANK & TRUST CO.
2 E. 4th St. 15834
814/483-3333 Tr$10 Mil
Hd: George W. Ketler, VP&TO
Donna J. Holly, AsstTO

CITIZENS TRUST CO.
135 E. Fourth St. 15834
814/486-1112
(Branch of Coudersport)
Hd: Anthony Curcio, AsstTO

Ephrata

THE EPHRATA NATIONAL BANK
3 E. Main St. 17522
717/733-4181 Tr/o$5 Mil
Hd: C. Eugene Groff, TO
Carl L. Brubaker, AsstTO

Erie

THE FIRST NATIONAL BANK OF PENNSYLVANIA
P.O. Box 769 16512
814/871-3751 Tr$314 Mil
(Branch in Meadville)
Hd: James H. Parr, SrVP&TO
PersTr: Gary E. Garnavish, AsstVP
CorpTr: Deborah K. Barney, TO
TrInv: John F. Trettel, VP
EmplBen: James H. Thomas, AsstVP
TrOpers: William S. Sapone, TOpO
Nb: Herbert R. Spencer, VP

MARINE NATIONAL BANK
901 State St. 16512
814/838-5711 Tr$190 Mil
Hd: Ronald G. Imboden, SrVP
PersTr: H.C. Iwig, VP
CorpTr: Charles Harris, ChTO
TrInv: Albert F. Illig, CFA&VP
EmplBen: Robert Dietley, VP
TrOpers: Peter Reyburn, AsstVP
Nb: Edward Damrau, VP

SECURITY-PEOPLES TRUST CO.
P.O. Drawer 60 16538
814/871-1811 Tr$142 Mil
Hd,Nb: Donald S. Bernardo, SrVP&TO
PersTr: Philip G. Gillespie, VP&TO
CorpTr,EmplBen: James R. West, AsstTO
TrInv: Franklin F. Burns, VP&TO
TrOpers: James J. Murphy, VP&TO

Merrill Lynch Institutional Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

SEE PAGE 119 FOR DETAILS

UNION BANK & TRUST CO., ERIE
P.O. Box 300 16522
814/453-4661 Tr$31.5 Mil
Hd: Thomas C. Mangan, VP&TO
TrOpers: James M. Cooper, TO

Fort Granville

RUSSELL NATIONAL BANK
1250 W. Fourth St. 17044
(Branch of Lewistown)

Franklin

PENNBANK
1283 Liberty St. 16323
814/432-3101
(Division of Titusville)
Hd: Howard M. Potter, VP

Gettysburg

ADAMS COUNTY NATIONAL BANK
Harrisburg Rd. 17325
717/334-3161 Tr$18 Mil
Hd: William T. Timmins, Jr., SrVP&SrTO
Nancy L. Reichart, TO
PersTr: Ronald D. Baker, AsstTO

GETTYSBURG NATIONAL BANK
P.O. Box 250 17325
(Branches in Biglerville, Carroll Valley & Grand View Terrace)
Hd: Richard E. Schultz, SrVP
Paul H. Ketterman, Jr., VP&TO
Patricia Kint, AsstTO&AsstSec

Greencastle

FIRST NATIONAL BANK
P.O. Box 8 17225
717/597-2137 Tr$3 Mil
Hd: Darlene Niswander, TO

Greensburg

MELLON BANK,NatAssn
North Main & Pittsburgh Sts. 15601
412/832-5955
(Branch of Pittsburgh)
Hd: George F. Partridge, AsstVP
Hale I. Hill, TO

SOUTHWEST NATIONAL BANK OF PA.
P.O. Box 760 15601
412/834-2310 Tr$55 Mil
Hd,PersTr: John K. George, VP
CorpTr,EmplBen,Nb: W. Bradley Stroud, AsstTO
TrInv,ComTrF: Richard D. Acita, TrSvcs
TrOpers: Denis L. Kebler, TOpO

Hamburg

HAMBURG SAVINGS & TRUST CO.
52 S. 4th St. 19526
215/562-3811 Tr$2 Mil
Hd: Jutta L. Bausher, TO&AsstTreas

Hanover

BANK OF HANOVER & TRUST CO.
25 Carlisle St. 17331
717/637-2201 Tr$9.2 Mil
Hd: W. Roy Attlesberger, VP&SrTO
Paul J. Hanna, VP&TO
Douglas A. Becker, AsstTO

FARMERS BANK & TRUST CO. OF HANOVER
13 Baltimore St. 17331
717/637-2291 Tr$28 Mil
Hd: Edward S. Crooks, VP&SrTO

HAMILTON BANK
22 Carlisle St. 17331
717/637-2111
(Branch of Lancaster)
Hd: Raymond A. Williams, VP&TO
Christine I. Calams, TrAdm

Harleysville

THE HARLEYSVILLE NATIONAL BANK & TRUST CO.
Main St. 19438
215/256-8851 Tr$9 Mil
Hd: James Hamilton, TO

★Harrisburg

THE COMMONWEALTH NATIONAL BANK
10 South Market Sq. 17108
717/564-9500 Tr$450 Mil
(Branches in Camp Hill, Carlisle, Elizabethtown, Lancaster, Lebanon, Middletown, Shippensburg, & York)
Hd: Richard B. Evans, ExecVP&SrTrMgr
PersTr: Jacqueline S. Mensching, VP&SrTrMgr
EmplBen: William C. Miles, VP&SrTrMgr
TrInv: Herbert W. Zimmerman, VP&SrMgr
ComTrF: Gerald L. Miller
TechSvcs&Control: Jack E. Nace, VP&TechAdv
Tax,Acct: Robert P. Conway, VP&SrTax&AcctgMgr
TrOpers: Emma L. Britton, VP&SrTOpO

DAUPHIN DEPOSIT BANK AND TRUST CO.
213 Market St. 17101
717/255-2039 Tr$828 Mil
(Branches in Carlisle & Lemoyne)
Hd: George D. McKeon, SrVP-Trusts
PersTr: Thomas W. Walker, VP&TO
CorpTr,EmplBen: James B. Redus, Jr., VP&TO
TrInv: Clyde E. Fulton, VP
TrOpers: Enars Starks, TOpO
Nb: Rubin W. Johnson, EstPlngO
Tax: Larry A. Hartman, VP&TO

FULTON BANK
Third & Locust Sts., P.O. Box 1189 17108
717/291-2522
(Branch of Lancaster)
Hd: J. Fred Sener, VP&SrEPO

HAMILTON BANK
222 Market St.
P.O. Box 1071 17108
717/234-2711
(Branch of Lancaster)
Hd: Peter A. Schwiers, VP&SrTO
David W. Schoffstall, IO
Marshall J. House, TrAdm
Nb: Phillip Spillman, VP

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1002 North 7th St. 17102
717/233-6434
(Branch of Pottsville)
Hd: Edward A. Hauck, AsstTO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

THE DEVEREUX FOUNDATION
A NONPROFIT ORGANIZATION

CHARITABLE GIFTS IN TODAY'S ECONOMIC CLIMATE

AVOID capital gains tax through gifts of
● securities ● real estate ● other appreciated property

DERIVE the satisfaction of making a significant charitable gift

SEE your gift benefit children in need of therapeutic intervention

RECEIVE an income for life

The Devereux Foundation offers a variety of options affording tax savings and life income benefits.

Write today for information on ways we may be of service to you.

Mail to: Charles J. Fowler — Director of Planned Giving
The Devereux Foundation
Devon, PA 19333

Name ______________________________

Address ______________________________

City ______________________ State ________ Zip ______

PENNSYLVANIA (Cont'd)

Hazleton

HAZLETON NATIONAL BANK
Broad &. Laurel Sts. 18201
717/459-4240 Tr$71 Mil
Hd,PersTr,ComTrF: William C. Kringe, VP&TO
CorpTr,Nb: Thomas L. Burns, AsstVP&TO
TrInv: John P. Brew, SrVP&IO
EmplBen: Charles Parsons, AsstTO
TrOpers: Diana L. James, TOpO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 369 18201
717/455-1515
(Branch of Scranton)
Hd: Joseph J. Hanculak, VP&AsstSec
Jerry A. Licata, AsstVP

PEOPLES FIRST NATIONAL BANK & TRUST CO.
1 W. Broad St. 18201
717/455-7771 Tr$29 Mil
Hd: Thomas Rohrbach, TO
PersTr,EmplBen,Nb: Daniel J. Steber, AsstTO
James W. Fisher, AsstTO
Catherine Stetz, AsstTO
ComTrF,CorpTr: James Fisher, AsstTO

Hershey

HERSHEY TRUST CO.
P.O. Box U 17033
717/534-3225 Tr$250 Mil
Hd,TrInv: Joseph S. Gumpher, Pres
PersTr: Raymond T. Cameron, TO
Harry W. Heath, VP
TrOpers: John T. Shuey, Sec&Treas
Nb: V.B. Rudisill, AsstTO&AsstTreas

Hollidaysburg

HOLLIDAYSBURG TRUST CO.
224 Allegheny St. 16648
814/696-0211 Tr$30 Mil
Hd: D. Stephen Martz
PersTr,ComTrF,TrOpers: Ruth B. Weaver, TO

Honesdale

FARMERS & MERCHANTS BANK
P.O. Box 430 18431
717/253-1096 Tr$1 Mil
Hd: Richard J. Shershenovich, Pres&TO
Kathleen Hunter, Csh&AsstTO

THE HONESDALE NATIONAL BANK
733 Main St. 18431
717/253-3355 Tr/o$2.4 Mil
Hd: Kenneth M. Bunnell, VP&TO

WAYNE COUNTY BANK & TRUST CO.
717 Main St. 18431
717/253-1456 Tr$10 Mil
Hd: Helen M. Benney, TO

Honey Brook

BANK OF PENNSYLVANIA
P.O. Box 130 19344
315/273-2001 Tr$2.5 Mil
(Branch of Reading)
Sara W. Hillard, AsstTO

Hummelstown

FARMERS BANK & TRUST CO. OF HUMMELSTOWN
P.O. Box A 17036
717/566-3206 Tr$3.2 Mil
Hd: Ray A. Landis, VP,TO&AsstSec
Robert L. Keck, TO

Huntingdon

PENN CENTRAL NATIONAL BANK
P.O. Box 381 16652
814/643-4180 Tr$34 Mil
Hd,Nb: Blaine E. Chesnut, VP&TO
PersTr,CorpTr,EmplBen: Dale A. Sandt, TO
ComTrF,TrInv,TrOpers: Judith K. Gutshall, AsstTO

UNION NATIONAL BANK & TRUST CO.
501 Penn St. 16652
814/643-0350 Tr$11.8 Mil
Hd: Fred Magnello

Indiana

NATIONAL BANK OF THE COMMONWEALTH
Philadelphia & Sixth Sts. 15701
412/349-3400 Tr$8 Mil
Hd: R. John Pevite, TO

THE SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 190 15701 Tr$48 Mil
412/465-5587
Hd: G. Bruce Jenkins, VP&TO

Irwin

IRWIN BANK & TRUST CO.
P.O. Box 489 15642
412/863-3100 Tr$1.7 Mil
Hd: Charles F. Brown, AsstSec&TO

Jenkintown

INDUSTRIAL VALLEY BANK & TRUST CO.
410 York Rd. 19046
215/576-3659 Tr$1.02 Bil
(Branch in Allentown)
Hd,Nb: Ralph W. Ervin, Jr., SrVP&TO
PersTr: B. Douglas Heckman, VP&TO
CorpTr,EmplBen: H. Frank Martin, Jr., VP&TO
TrInv,ComTrF: Lee L. Preston, II, VP&TO
TrOpers: G. William Rose, VP&TO

Jennerstown

PEOPLES BANK & TRUST CO.
15547
814/629-661[illegible] Tr$4 Mil
(Branches in Jerome, Laughlintown & Somerset)
Hd: David A. Finui, TO&VP

Jerome

PEOPLES BANK & TRUST CO.
15937
(Branch of Jennerstown)

Jim Thorpe

THE JIM THORPE NATIONAL BANK
12 Broadway 18229
717/325-3631 Tr/u$1 Mil
Hd: Harry W. Hintz, TO
TrOpers: George A. Armbruster, AsstTO

MAUCH CHUNK TRUST CO.
P.O. Box 289 18229
717/325-2721 Tr$2.7 Mil
Hd: Harold A. Queen, Pres&TO
Ruth M. Allen, AsstTO

Johnstown

JOHNSTOWN BANK & TRUST COMPANY
P.O. Box 98 15907
814/536-7801 Tr/o$34 Mil
(Branch in Bedford)
Hd: Robert J. Fisher, SrVP&SrTO
AsstHd: Betty Rae Sheehan, AsstVP&TO
TrInv: David P. Stokrp

THE MOXHAM NATIONAL BANK
550 Central Ave. 15902
814/536-4481 Tr$20 Mil
Hd: P. James Hayes, VP,TO&Sec

UNITED STATES NATIONAL BANK
Corner Main & Franklin Sts. 15901
814/533-5397 Tr$103 Mil
Hd: Robert G. Wallace, SrVP&SrTO
PersTr: Gerald C. Weinzierl, AsstVP&TO
CorpTr: Mildred L. Nelson, TO
TrInv: Jay Lavin, VP&TrInvO
Nb: R. Frederick Church, TO

Jonestown

JONESTOWN BANK & TRUST CO.
17038
717/865-2112 Tr$1.5 Mil
Hd: Frederick R. Boltz, TO

Kennett Square

NATIONAL BANK & TRUST CO.
P.O. Box 98 19348
215/444-5000 Tr$25 Mil
Hd: Gary L. Johnson, SrTO
ComTrF,TrOpers: Linda Hicks, AsstTO
Nb: Donald S. Hoke, VP&TO

Kingston

FIRST VALLEY BANK
228 Wyoming Ave. 18704
717/287-3101
(Branch of Bethlehem)
Nb,PersTr: David E. Kupinsky, AsstTO

Lancaster

AMERICAN BANK & TRUST COMPANY, PENNSYLVANIA
42 N. Prince St. 17603
717/299-5611
(Branch of Reading)
Hd: Michael W. Wozniski, TO

COMMONWEALTH NATIONAL BANK
28 Penn Square 17604
717/393-5601
(Branch of Harrisburg)
David H. Acox, VP&TrMgr
George Sheraw, VP
Roz Ramist, AcctsAdminMgr
Ruth Harrison, TO
Joseph Myers, TO

FARMERS FIRST BANK
1635 Lititz Pike 17601
717/394-0547
(Branch of Lititz)
Nb: L.A. Thomas, EPO

THE FIRST NATIONAL BANK OF LANCASTER COUNTY
25 N. Duke St. 17602
717/299-0766 Tr$14.5 Mil
Hd,Nb: J. Roger Moyer, Jr., SrVP&TO
PersTr: Charles C. Tunis, SrTO
Mildred W. Brown, TrAdm

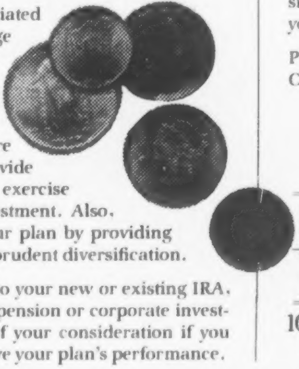
FULTON BANK
P.O. Box 4887 17604
717/291-2411 Tr$175 Mil
(Branch in Harrisburg)
Hd: Richard J. Ashby, Jr., VP&SrTO
PersTr: Christopher W. Kull, SrTO
TrInv: John N. Page, VP&IO
EmplBen: Richard J. Spangler, VP&TO
TrOpers: Tom L. Wolf, TOpO
Nb: J. Fred Sener, III, VP&SrEPO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Attention:
Pension Plan Managers
Profit Sharing Plan Administrators
IRA & Keogh Plan Investors

Consider rare coins for your retirement portfolio.

Now is the time to consider rare coins for your investment and retirement plans; particularly if you are somewhat dissatisfied with the performance of your current investments. Complete and partial rollovers, new accounts, and plan diversification is entirely possible.



Rare coins have appreciated in value at an average annual rate of 20% . . . and more. This means your investment has doubled in less than four years. Rare coins in your plan provide you an opportunity to exercise control over your investment. Also, rare coins enhance your plan by providing greater flexibility thru prudent diversification.

Addition of rare coins to your new or existing IRA, Keogh, Profit-sharing, pension or corporate investment plan is worthy of your consideration if you seek a vehicle to improve your plan's performance.

Before you select any vehicle for your portfolio, or you wish to diversify or change an existing portfolio, arrange a strictly confidential, no-obligation meeting with a Steinmetz Investment Counselor . . . in our office, yours, or in the privacy of your home. Discover how Steinmetz Investments can assist you in your battle against inflation, and provide you with a larger nest egg upon retirement.

Phone for an appointment suited to your schedule. Call **717-299-1211**

STEINMETZ
INVESTMENTS
109 Strawberry Square, Harrisburg, PA 17101
East Mall, Park City, Lancaster, PA 17601

ANA

PENNSYLVANIA (Cont'd)

Lancaster (Cont'd)

HAMILTON BANK
(Corporate Headquarters)
100 N. Queen St. 17604
717/569-8731 Tr$850 Mil
(Branches in Chester, Hanover, Harrisburg, Lancaster, Lebanon, Reading & York)
Corporate Officers:
Hd: Laurence M. Strassner, ExecVP
PersTr: James H. Deily, Jr., SrVP
CorpTr,TrOpers: E. Travis Bradley, VP
TrInv: Frank L. Iaquinta, Jr., SrVP
EmplBen: David R. Kenney, VP
EmplBen: H. Eugene Peters, VP
John L. Ominski, EBO
Judith Y. Sell, EBAdm
Nb: David Logan Steele, VP
TrInv: George A. Ominski, VP
George R. Durang, Jr., TO
Stewart C. Lewis, VP
TrOpers: Kathryn E. Sangrey, TOpO
SpecAcctsUnit: John W. Montgomery, TO
Virginia A. Moyer, TrAdm
Lancaster Branch:
52 E. King St. 17604
717/291-3636
Hd: William D. Fisher, VP&SrTO
TrInv: Russell G. Wallick, TrInvO
Lee W. Hummel, TrInvO
Nb: Merle Tischler
Nb: Karl H. Blaesser
Percy C. Clarke, Jr., VP&TO
Lois M. Martin, TO
Robert G. Nace, TO
Carolyn J. Bortzfield, TO
Barry L. Sellers, TrAdm

Laughlintown

PEOPLES BANK AND TRUST COMPANY
Route 30 15655
(Branch of Jennerstown)

Lebanon

THE COMMONWEALTH NATIONAL BANK
1401 Quentin Rd. 17042
717/273-6784
(Branch of Harrisburg)
Hd: George F. Sheraw, SrTO

FARMERS TRUST CO.
817 Cumberland St. 17042
717/272-7627 Tr$5.7 Mil
Hd: Thomas C. Barnhart, TO
Norma J. Gibble, AsstTO

HAMILTON BANK
P.O. Box 428 17042
717/374-1471
(Branch of Lancaster)
Hd: Jay N. Dutweiler, VP&TO
Robert B. Stauffer, TrInvO

LEBANON VALLEY NATIONAL BANK
9th & Cumberland Sts.
P.O. Box 448 17042
717/274-3611 Tr$45 Mil
Hd: Larry H. Eberly, VP&SrTO
PersTr: Terrence L. Freeman, AsstVP
TrOpers: John P. Mentzer, TO
Nb: Kyle R. Fisher, TO

PEOPLES NATIONAL BANK
P.O. Box 450 17042
717/274-2571 Tr$9.5 Mil
Hd: Louis W. Ormond, TO

Leechburg

FIRST NATIONAL BANK
P.O. Box 566 15656
412/842-1181 Tr$2 Mil
Hd: Daniel R. McLanahan, VP&TO

Lemoyne

DAUPHIN DEPOSIT BANK & TRUST CO.
Third & Markets Sts. 17043
717/238-9431
(Branch of Harrisburg)
Hd: Sue H. Mauery, AsstTO

Lewisburg

CENTRAL COUNTIES BANK
P.O. Box 346 17837
717/523-1148
(Branch of State College)
Hd: William R. Phillips, AsstVP&TrAdmO

LEWISBURG NATIONAL BANK
P.O. Box 387 17837
717/523-1138 Tr$2.5 Mil
Hd: Cameron E. Baker, Jr., Pres
Nancy C. Wolfe, TO

LEWISBURG TRUST BANK
239 Market St. 17837
717/523-1158 Tr/o$6 Mil
Hd: Miss Edith Erdley, VP,Sec&SrTO

Lewistown

CENTRAL COUNTIES BANK
33 E. Market St. 17044
717/242-2361
(Branch of State College)
Fred B. Fiigon, VP&TrAdmO

LEWISTOWN TRUST CO.
100 E. Market St. 17044
717/242-0381 Tr$16 Mil
Hd: James C. Dillman, TO

RUSSELL NATIONAL BANK
32 E. Market St. 17044
717/248-4951 Tr$10 Mil
(Branches in Burnham, Fort Granville, Mifflin, Reedsville & Thompsontown)
Hd: J. Harold Boyer, Pres&TO
PersTr: Keith B. Showers, VP&TO
CorpTr: Fredric Billingham, TO

Lititz

FARMERS FIRST BANK
9 E. Main St. 17543
717/626-4721 Tr$22 Mil
(Branch in Lancaster)
Hd: Clyde S. Zink, SrVP
PersTr,CorpTr,TrOpers: Robert S. Luttrell, VP&TO

Littlestown

COMMUNITY NATIONAL BANK OF SOUTHERN PENNSYLVANIA
10 S. Queen St. 17340
717/359-5131 Tr$8.7 Mil
Hd: Barry A. Fissel, TO

Lock Haven

CENTRAL COUNTIES BANK
100 E. Main St. 17745
717/748-8001
(Branch of State College)
Mgr: Charles Shaffer, AsstVP&TrAdmO

COMMONWEALTH BANK & TRUST COMPANY,NatAssn
Bellefonte Ave. & Jones St. 17745
717/748-6751
(Branch of Williamsport)
Hd: Stewart A. Kiehl, TO

Luzerne

LUZERNE NATIONAL BANK
18709
717/288-4511 Tr$1 Mil
Hd,TrOpers: David Hughes, TO
TrInv,Nb: William C. Heidel

Malvern

THE NATIONAL BANK OF MALVERN
P.O. Box 38 19355
215/647-0100 Tr$121 Thous
Hd: Lydia W. Bartholomew

Manheim

MANHEIM NATIONAL BANK
P.O. Box 38 17545
717/665-6801 Tr$5 Mil
Hd: John W. Startzel, TO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.
P.O. Box 38
100 Lincoln Way East 17233
717/485-3144 Tr$5 Mil
Hd: Gregory P. Rensch, TO

McKeesport

McKEESPORT NATIONAL BANK
500 Fifth Ave. 15132
412/664-8707 Tr$12.5 Mil
Hd,PersTr,TrInv,Nb: Charles C. Field, VP&TO
EmplBen,TrOpers: Donald E. Finney, VP&AsstTO

Meadville

FIRST NATIONAL BANK OF PENNSYLVANIA
940 Park Ave. 16335
814/336-3455
(Branch of Erie)
Hd: Kenneth L. Montag, AsstVP&TO
Sandra L. Byham, TO

MARINE BANK
868 Park Ave. 16335
814/453-5711 Tr$340 Mil
Hd: Ronald G. Imboder, SrVP
PersTr: H.C. Iwig, VP
CorpTr: Charles Harris, CorpTO&AsstVP
TrInv: Albert Illig, VP
ComTrF,EmplBen: Robert K. Dietley, AsstVP
TrOpers: Peter Reyburn, AsstVP
Edward Damras, VP

NORTHWEST BANK
P.O. Box 459 16335
814/724-6950
(Branch of Oil City)
Hd: R.A. Schwab, VP&TO

PENNBANK
201 Chestnut St.
P.O. Box 411 16335
(Division of Titusville)
Hd: Wallace K. Irwin, VP

Mechanicsburg

FIRST BANK & TRUST CO.
Main & Market Sts. 17055
717/766-0255 Tr$5 Mil
Hd: Wayne P. Kautz, AsstVP&TO

Media

SOUTHEAST NATIONAL BANK OF PA.
210 West Baltimore Ave. 19063
215/566-8961
(Branch of West Chester)
Hd,BusDev,EstPlng: John C. Bell, III, VP

Meyersdale

CITIZENS NATIONAL BANK
15552
814/634-5941 Tr$2 Mil
Hd: Louise H. Campbell, VP&TO

Middleburg

TRI-COUNTY NATIONAL BANK
1 W. Market St. 17842
717/837-1331 Tr$7.5 Mil
Hd,Nb: Mrs. Joselyn Y. O'Connor, AsstVP&TO

Middletown

COMMONWEALTH NATIONAL BANK
100 S. Union St. 17057
(Branch of Harrisburg)
Hd: Robert E. Sherk, TrMgr

Mifflin

RUSSELL NATIONAL BANK
Main St. 17059
(Branch of Lewistown)

Mifflinburg

MIFFLINBURG BANK & TRUST CO.
P.O. Box 186 17844
717/966-1041 Tr$10 Mil
Hd: Harold W. Miller, TO
Mrs. Helen P. Strunk, AsstTO
Patti J. Middleswarth, AsstTO

Mifflintown

THE JUNIATA VALLEY BANK
P.O. Box 66 17059
717/436-8211 Tr$13 Mil
Hd: David Donner, VP&TO
Stephen E. DiNovis, TO

Millersburg

MID PENN BANK
349 Union St. 17061
717/692-2133 Tr$5.7 Mil
Hd: Kenneth E. White, VP&TO
UPPER DAUPHIN NATIONAL BANK
P.O. Box 350 17061
717/692-2141 Tr$5 Mil
Hd: Marlin A. Hoover, VP

Millheim

FARMERS COMMUNITY BANK
Main St. 16854
814/422-8866
(Branch of State College)
Hd: Russell T. Stover, TO
Diane Cressman, AsstTO

Milton

FIRST NATIONAL BANK
14 S. Front St. 17847
717/742-8731 Tr$14 Mil
Hd: Marguarite J. Ruth

Minersville

MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.
P.O. Box L 17954
717/544-4787 Tr$7.2 Mil
Hd: Thomas A. Elliott, Jr., TO

Montoursville

BANK OF CENTRAL PENNSYLVANIA
355 Broad St.
P.O. Box 8 17754
717/368-8101 Tr$10 Mil
Hd: Thomas C. Blass, TO

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

Montrose

COUNTY NATIONAL BANK
P.O. Box 155 18801
717/278-1181 Tr$20 Mil
Hd: M.H. Baker, Pres&SrTO
CorpTr: Ray Wilmarth, Jr., Csh&TO
EmplBen: Mark Caterson, TO
TrOpers: Reta Gardner, AsstTO

Mount Carmel

UNION NATIONAL BANK
17851
717/339-1040 Tr$3 Mil
Hd: John J. Drucis, TO&AsstCsh
Ida Bevivino, AsstTO

Mount Joy

UNION NATIONAL BANK
P.O. Box 267 17552
717/653-1441 Tr$10 Mil
Hd: Charles R. Starr, TO

Muncy

MUNCY BANK & TRUST CO.
Main & Water Sts. 17756
717/546-2211 Tr/u$1 Mil
Hd,EmplBen: Merle C. Brucklacher, Pres
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb:
Richard H. Lloyd, TO
PersTr,CorpTr,TrInv,ComTrF,TrOpers:
William G. Ritter, AsstTO

Myerstown

AMERICAN BANK & TRUST CO. OF PA.
1 W. Main St. 17067
717/866-2177
(Branch of Reading)
Hd: Michael J. Noon, AsstTO

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/759-1280 Tr$26 Mil
Hd: S. Eric Beattie, SrVP&SrTO
PersTr: Benjamin M. Tenagun, III, TO

New Brighton

CENTURY NATIONAL BANK & TRUST CO.
P.O. Box 296 15066
412/843-5679 Tr$20 Mil
Hd: Robert M. Mitesser, VP&TO
Dennis L. Derr, AsstTO

New Castle

CITIZENS NATIONAL BANK
P.O. Box 670 16103
412/652-6671 Tr/u$1 Mil
Hd: Charles M. Rhodes, Pres&TO
FIRST SENECA BANK & TRUST CO.
2 N. Mill St. 16101
412/658-2651
(Branch of Oil City)
Admin: Thomas G. Lamoree, II, TO

New Holland

NEW HOLLAND FARMERS NATIONAL BANK
P.O. Box 135 17557
717/354-4431 Tr$14.5 Mil
Hd: Richard P. Heilig, AsstVP&TO
CorpTr: Marian E. Frankhouser
TrOpers: Diane Keener
Nb: J.W. Beattie

New Hope

THE SOLEBURY NATIONAL BANK OF NEW HOPE
Main & Bridge Sts. 18938
215/862-5201 Tr$5 Mil
Hd: Jeffrey A. Sprowles, VP&TO

Newtown

FIRST NATIONAL BANK & TRUST CO.
18940
215/968-4872 Tr$25 Mil
Hd: Richard J. Fusco, SrTO
PersTr,EstTax: William J. Becker, TO
TrOpers,PersTr: Kimberly G. Thierolf, AsstTO

Pennsylvania...

Let
Dreyfus
lead you out
of the
cash management
jungle.

Contact David Pinto
(212) 935-5920
Dreyfus Service Corporation
600 Madison Avenue
New York, NY 10022

PENNSYLVANIA (Cont'd)

Newville

FIRST NATIONAL BANK
P.O. Box 128 17241
717/776-3146
Hd: Thomas A. Gsell, Csh&TO

Norristown

AMERICAN BANK & TRUST CO. OF PENNSYLVANIA
43 E. Main St. 19401
215/275-8800
(Branch of Reading)
Hd: Miss Marie Strycharz, VP

CONTINENTAL BANK
Main & Swede Sts. 19404
215/278-4308 Tr$850 Mil
(Branches in Doylestown, Philadelphia & Pottstown)
Hd: Theodore Kling, Jr., ExecVP
PersTr: William J. Lobley, Jr., AdmVP
CorpTr: James P. Nunemaker, VP
TrInv,ComTrF: Warren Ormerod, SrVP
EmplBen: John N. Campbell, AdmVP
TrOpers: Donald W. Rose, VP
Nb: Thomas J. Vischer, Jr., AdmVP

Northampton

CEMENT NATIONAL BANK
Main at 21st St. 18067
215/262-6771 Tr$9.3 Mil
Hd: William B. Savitz, TO

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$907 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, TO

Oil City

FIRST SENECA BANK & TRUST CO.
248 Seneca St. 16301
814/676-6511 Tr$200 Mil
(Branches in Butler, Clarion, New Castle, Pittsburgh & Sharon)
Hd: John K. Myers, ExecVP&SrTO
PersTr,CorpTr,TrInv,EmplBen: E.G. Heffelfinger, Jr., VP&TO
TrOpers,Tax: Paul H. Lackey, TBDO

NORTHWEST BANK
100 Seneca St. 16301
814/644-1241 Tr$190 Mil
(Branches in Meadville & Sharon)
Hd,PersTr: Gary G. Hoyt, SrVP
TrInv: Ross W. Crist, VP
CorpTr: Shirley J. Holowell, AsstTO
EmplBen: James N. Wert, TO
TrOpers: Loretta Strawbridge, TOpO

Palmerton

CITIZENS BANK & TRUST CO.
18071
215/826-2457 Tr/u$1 Mil
Hd: Frank H. Jonas, AsstCsh&TO

Palmyra

VALLEY TRUST CO.
P.O. Box 191 17078
717/838-6351 Tr$10 Mil
Hd: John G. Brubaker, TO
TrInv,Nb: Philip Zearfoss

Perkasie

BUCKS COUNTY BANK & TRUST CO.
P.O. Box 125 18944
215/536-3800 Tr$50 Mil
Hd: Harold L. Dietz, SrVP&TO
EmplBen: Nicholas Helf, TO
Nb: Linwood P. Fox, VP

Philadelphia

CENTRAL PENN NATIONAL BANK
5 Penn Center Plaza 19101
215/854-3061 Tr/o$500 Mil
Hd: Wallace A. Ries, SrVP
PersTr: Frank M. Collins, VP
CorpTr,TrOpers: Charles A. Angelo, VP
TrInv,ComTrF: Robert Bobrow, VP
EmplBen: Thomas C. McCoy, VP
Nb: Edward Touhill, VP

CONTINENTAL BANK
1500 Market St. 19102
215/823-6256 Tr$850 Mil
(Branch of Norristown)
Hd: Theodore Kling, Jr., ExecVP
Admin: Philip Cohen, VP
EmplBen: John C. Campbell, AdmVP
Nb: Thomas J. Vischer, Jr., AdmVP

THE FIDELITY BANK
135 S. Broad St. 19109
215/985-8174 Tr$2.5 Bil
Hd: Raymond D. Thomas, ExecVP
PersTr: Robert P. Leiby, Jr., SrVP
CorpTr: Joseph F. McDonald, VP
TrInv: William E. Vauclain, SrVP
EmplBen: Frederick W. Schmidt, Jr., VP
TrOpers: John G. McMurrough, VP
InstAdmin: Edith A. Reinhardt, VP

FIRST PENNSYLVANIA BANK,NatAssn
15th & Chestnut Sts. 19101
215/786-7232 Tr/o$3 Bil
(Branch in Bala-Cynwyd)
Hd: Harry R. Stainrook, SrVP&COpO
PersSvcs: John C. Voss, VP
CorpSvcs: Paul W. Flood, VP
FundsMgmt: James S. Morgan, SrVP
InvMktg: Robert S. Warth, VP
TrPlng&Legal: Michael B. Vath, VP
TrCont: E.A. Markowski, VP

FRANKFORD TRUST CO.
6500 Castor Ave. 19149
215/831-6520 Tr$160 Mil
Hd,TrInv,EmplBen,Nb: S.L. MacKerchar, VP&SrTO
CorpTr: J.L. Stuart, AsstVP&TO
TrOpers: C. Braband

GIRARD BANK
3 Girard Plaza 19101
215/585-3267 Tr$4.6 Bil
Hd: Francis J. Bruzda, ExecVP
PersTr: G.L. Deming, VP
CorpTr: Harold E. Ikeler, Jr., VP
TrInv: Richard A. Nenneman, SrVP
EmplBen: F. Joseph McDonald, SrVP
TrOpers: Paul E. Kingsley, VP
Nb: J. Thomas Dunlevy, VP
PersSvcs: Seibert L. Dorner, SrVP

THE GLENMEDE TRUST COMPANY
229 South 18th St. 19103
215/875-3200 Tr$2.2 Bil
Hd: Robert I. Smith, Pres
PersTr,EmplBen,TrOpers,Nb: A.E. Piscopo, VP&Treas
TrInv: John W. Church, Jr., VP
Nb: Paul Irwin, AsstVP

THE PHILADELPHIA NATIONAL BANK
Broad & Chestnut Sts. 19101
215/629-3701 Tr$1.3 Bil
Hd: Paul G. Finegan, SrVP
PersTr: Francis R. Grebe, VP
PersAccts: Charles B. Humpton, Jr., VP
CorpTr: Richard Custer, VP
InvMgtDiv: Gary L. Pilgrim, VP
EmplBen: Harry A. Dorian, VP
TrOpers: Corliss Boggs, AsstVP
PersNb: Alfred H. Cole, VP
EBTNb: Harold J. Baxter, VP

PROVIDENT NATIONAL BANK
P.O. Box 7648 19101
215/585-5533 Tr$10.4 Bil
Hd: J. Richard Boylan, ExecVP
David B. Robb, Jr., SrVP
PersTr: Frederic E. Mygatt, III
CorpTr,TrOpers: John W. McLaughlin, VP
InvRsch: Thomas S. Stewart, VP
EmplBen: W. Anthony Hitschler, VP
Nb: E. Markley Schellenger, Jr., VP
InvAdvis: William G. McKenna, VP
InstlInvSvcs: Charles B. Landreth, VP

Philipsburg

MIDSTATE BANK
17 N. Front St.
P.O. Box 211 16866
814/342-0300
(Branch of Altoona)
Hd: Martha Anne Kolosky, AsstVP,TO&AsstSec

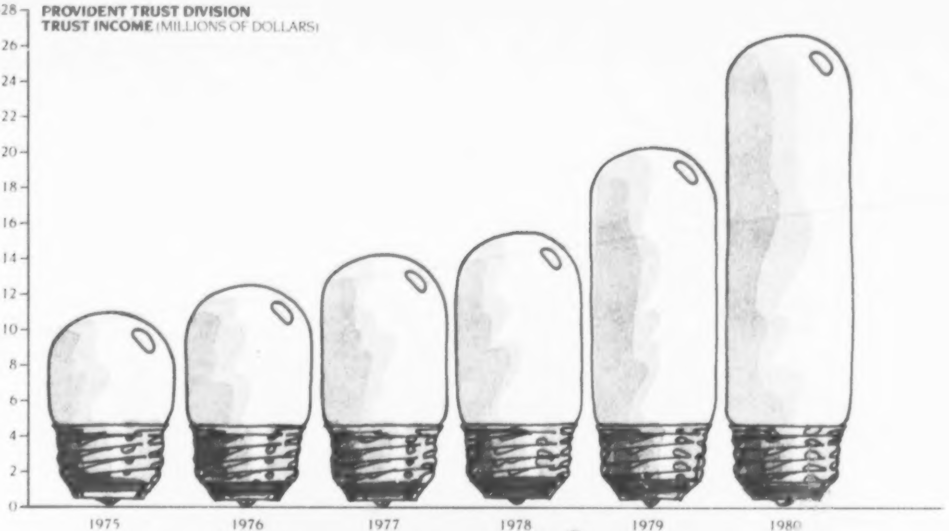
Pittsburgh

EQUIBANK
Two Oliver Plaza 15222
412/288-5670 Tr/o$500 Mil
Hd: Richard A. Lammert, VP
PersTr,TrCoun: Susan L. Stout, AsstVP
Est,Gdnshp: David R. Hughes, AsstVP
CorpTr: Robert C. Atwell, VP
InvRes,PtfolMgmt: Howard M. Weiss, VP
EmplBen: Robert B. Jones, AsstVp
TrOpers: James E. Yost, AsstVP
Nb,Tax: Gary M. Matesic, AsstVP

THE FINE ARTS COMPANY
OF PHILADELPHIA, INC
AUCTIONEERS FA APPRAISERS

As Philadelphia's fastest growing appraisal and auction firm we are constantly in touch with the current antiques and collectables market. We are ready to serve estate representatives from the initial tax appraisal through the final liquidation of all tangible assets.

2317 Chestnut Street • Philadelphia, PA 19103 • (215) 564-3644



Innovation worked for us.

In an ever changing investment environment, innovation is the key to growth. In our case:

- The Provident ranked first in the country in trust revenue growth over the last five years, in a survey of 50 major banks.
- The Provident was the first bank to develop a cash management account for Trust Division clients.
- The Provident was the first bank to act as an investment advisor to money market funds.
- The Provident created a Trust Division pension management subsidiary, Provident Capital Management.
- The Provident's investment performance record has consistently ranked among the country's top managers of all kinds.
- The Provident was among the first to provide quality, original investment research to other institutions, produced by a full professional staff of equity, fixed income and economic research analysts.

Ideas and programs such as these have resulted in a long record of Trust Division profitability, and growth in trust assets. In 1976, our Trust Division ranked number 29 in the country in terms of assets under management. Today it is number 8.

It can work for you.

Our Institutional Investment Service offers institutions engaged in the management of securities portfolios a broad range of economic and investment services. The same resources and facilities that have contributed toward our own impressive record. We also understand the importance of providing close personal attention to our customers. For more information, please call Charles B. Landreth, Vice President and Manager, Institutional Investment Service at (215) 585-5394.

THE PROVIDENT*
PROVIDENT NATIONAL BANK
TRUST DIVISION 17TH & CHESTNUT STREETS, PHILADELPHIA, PA 19103

ASK ABOUT OUR INSTITUTIONAL INVESTMENT SERVICE.

MEMBER FDIC

*Service Mark, Provident National Bank

PENNSYLVANIA (Cont'd)

Pittsburgh (Cont'd)

FIRST SENECA BANK AND TRUST
801 Penn Ave. 15222
412/456-2437
(Branch of Oil City)
Hd: Samuel I. Haines, TO

MELLON BANK,NatAssn
Mellon Square 15230
412/232-4100 Tr$12.5 Bil
(Branches in Butler, Greensburg & Washington)
Hd: Donald G. Powell, SrVP
TrInv: L.W. Pederson, SrVP
PersTr: M.L. White, VP
CorpTr: N.R. Smith, VP
ComTrF: Neil Y. Van Horn, VP
TrSys: D.A. McMullen, VP
Nb: J.R. Gepfert, VP

PITTSBURGH NATIONAL BANK
5th Ave. & Wood St. 15265
412/355-3000 Tr$2.88 Bil
Hd: Asa W. Smith, SrVP
AsstDivHd: James M. Patton, VP
PersTr: R. Steven Bonnett, VP
CorpTr: Fred J. Deramo, VP
EmplBen: Nicholas Nilsen, VP
TrOpers: Allyn J. Plambeck, VP
Nb: Harry Sichi, VP
TrInvRsch: Laurence Major, VP

THE UNION NATIONAL BANK OF PITTSBURGH
4th Ave. & Wood St. 15230
412/644-8361 Tr$1.4 Bil
(Branch in Butler)
Hd: Donald R. Vance, VP
PersTr: Frank M. Lyle, VP
CorpTr: Gerald H. Kelly, VP
TrInv: David J. Brubach, ExecVP
ComTrF: Donald L. Dawson, VP
EmplBen: Donald R. Vance, VP
TrOpers: Anthony J. Molinero, VP
Nb: Eugene S. Bender, VP

Pittston

FIRST BANK OF GREATER PITTSTON
P.O. Box 560 18640
717/654-4688 Tr$3.8 Mil
Hd: Earl J. Campbell, VP&TO

MINERS SAVINGS BANK
P.O. Box 710 18640
717/654-6701 Tr$2.5 Mil
Hd: C.E. Sharkey, TO
E.P. Yencha, AsstTO

Port Allegany

CITIZENS TRUST COMPANY
16743
(Branch of Coudersport)
Thomas C. Lyman, AsstTO

FIRST NATIONAL BANK
P.O. Box 97 16743
814/642-2351 Tr$1 Mil
Hd: Lloyd Eastman, TO

Pottstown

CONTINENTAL BANK
205 High St. 19464
215/278-4069
(Branch of Norristown)
Hd: Walter W. Henkel, VP

Pottsville

AMERICAN BANK & TRUST CO. OF PA.
101 N. Centre St. 17901
717/622-8870
(Branch of Reading)
Hd: Mrs. Raydelle H. Berger, VP

MINERS NATIONAL BANK
120 S. Centre St., 17901
717/622-2320 Tr$25 Mil
Hd: Guy H. Boyer, CPA, AsstVP&TO
Allen E. Kiefer, SrVP,Csh&TO
Adm: Doris J. Freed, TO
Albert D. Marazas, AsstTO

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1 S. Centre St. 17901
717/622-4200 Tr$67 Mil
(Branch in Harrisburg)
Hd: John E. Tinder, SrVP&TO
PersTr: Edward Honicker, AsstVP&TO
TrInv: Dwight H.B. Rieman, SrVP&IO
ComTrF: Frederick S. Seewald, TO
Nb: James E. Marconis, AsstTO
EmplBen: Joseph R. Popson, AsstTO
Nb: Edward A. Hauck, AsstTO

UNION BANK & TRUST CO.
P.O. Box 119 17901
717/622-3011 Tr/u$1 Mil
Hd: Eleanor M. Schaeffer, TO

Reading

AMERICAN BANK & TRUST CO. OF PA.
P.O. Box 1102 19603
215/375-5154 Tr$1.8 Bil
(Branches in Lancaster, Myerstown, Norristown & Pottsville)
Hd: Robert C. Williams, ExecVP
PersTr: John M. Ennis, VP
CorpTr: Paul H. Light, VP
TrInv: Alfred Weitkunat, VP
ComTrF: Donald E. Clark, VP
EmplBen: Richard A. Hartley, VP
TrOpers: Patricia A. Saucier, TO
Nb: Lloyd H. Moll, VP

BANK OF PENNSYLVANIA
50 N. Fifth St. 19601
215/375-4411 Tr$82 Mil
(Branch in Honey Brook)
Hd: Rolland D. Ackelson, SrVP
PersTr: Robert S. Knoll, VP
CorpTr,ComTrF,TrOpers: Dorothy L. Roberts, TOpO
TrInv: Bart B. Hannahoe, VP
EmplBen: Karl C. Kerschner, EmplBenO
Nb: Donald H. Kolb, VP

HAMILTON BANK
515 Penn St. 19603
215/374-2121
(Branch of Lancaster)
Hd: Walter Paul, VP&SrTO
Marie D. Huie, TrAdm
Donald G. Showalter, TO
Jerome W. Hogan, TrInvO
Kenneth H. Rick, AsstVP-FinPlng

Reedsville

RUSSELL NATIONAL BANK
17084
(Branch of Lewistown)

Ridgway

RIDGWAY NATIONAL BANK
Court & Center Sts. 15853
814/776-6147 Tr$4.2 Mil
Hd: Chester W. E. Swanson
TrOpers: Gerald J. Lesser

Rosemont

THE FIDELITY BANK
1200 Lancaster Ave. 19010
215/985-8147 Tr$2.5 Bil
Hd: Raymond D. Thomas, ExecVP
PersTr: Robert P. Leiby, SrVP
CorpTr: Joseph F. McDonald, VP
TrInv: William E. Vaulcain, SrVP
EmplBen: Frederick W. Schmidt, Jr., VP
TrOpers: John G. McMurrough, VP
InstAdmin: Edith A. Reinhardt, VP

St. Marys

DEPOSIT BANK
101 St. Marys St. 15857
814/781-1550
(Branch of Du Bois)
Hd: Roger L. Marton, VP

PENNBANK
10 North Michael St. 15857
814/781-7111
(Division of Titusville)
Hd: Edward H. Kuntz, VP

Schuylkill

THE SCHUYLKILL HAVEN TRUST CO.
24-28 East Main St. 17972
717/385-0563 Tr$5 Mil
Hd: Catherine M. Krause, AsstTO

Scottdale

THE SCOTTDALE BANK & TRUST CO.
P.O. Box 60 15683
412/887-8330 Tr$3 Mil
Hd: William S. Alt, VP&TO

Scranton

FIRST STATE BANK
101-103 North Main St. 18504
717/961-7994
Hd: Paul H. Price

NORTH SCRANTON BANK & TRUST CO.
1902 N. Main St. 18508
717/342-7853 Tr/u$1 Mil
Hd: E.J. Miller, Pres&TO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 937 18501
717/961-7364 Tr/o$600 Mil
(Branches in Hazleton, Stroudsburg & Wilkes-Barre)
Hd: Larry D. Stetler, ExecVP
Admin: Myron W. Yencha, VP
PersTr: Peter F. Moylan, VP
Nb: Robert H. Hartzell, VP
TrInv,ComTrF: Matthew D. Mackie, Jr., VP
James H. Downs, VP
TrOpers: Richard C. Krapf, VP
Tax: Dale F. Hoffman, AsstVP
CorpTr: Carl J. Lisman, TO
EmplBen: Robert J. Zike, VP

PENN SECURITY BANK & TRUST CO.
Spruce St. & N. Washington Ave. 18503
717/346-7741
Hd: Joseph L. Laster, VP&TrCoun
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb: Harold B. Cooper, Jr., VP&TO
Paul E. Xylander, AsstVP&AsstTO

THIRD NATIONAL BANK & TRUST CO.
130 Wyoming Ave. 18501
717/344-7131 Tr$65 Mil
Hd: Robert C. Hendricks, SrVP&TO
PersTr,Prob: Ronald E. Schield, TO
Marcia B. Williams, TO
EmplBen,CorpTr: Edward J. Gilmartin, TO
TrOpers,Software Sales: David Battaglia, TOpO
TrInv: Richard Masucci, TrInvO
Nb: John W. Furniss, TO

UNITED PENN BANK
P.O. Box 1280
Wyoming Ave. & Spruce St. 18501
717/344-7133
(Branch of Wilkes-Barre)
Hd: Michael W. Duricko, VP
Kimberly A. Barrows, TO

Selinsgrove

SNYDER COUNTY TRUST CO.
17870
717/374-1131 Tr$13 Mil
Hd: Marvin W. Maneval, SrTO
CorpTr,EmplBen,TrOpers:
Mary Jane Mitterling, TO&AsstSec

Shamokin

NORTHERN CENTRAL BANK
1 E. Independence St. 17872
717/648-4637
Hd: James R. English, SrVP
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Elizabeth G. Ryan, TO

Sharon

FIRST NATIONAL BANK OF MERCER COUNTY
Hermitage Square 16148
412/981-6000
Hd: Colin C. Appleton, VP&TO

FIRST SENECA BANK & TRUST CO.
7 W. State St. 16146
412/981-5300
(Branch of Oil City)
Admin: A.B. Gibbons, TO

McDOWELL NATIONAL BANK
E. State & Chestnut Sts. 16146
412/981-1411 Tr$70 Mil
Hd: Harry Weightman, Jr., SrVP&TO
CorpTr,ComTrF,TrOpers: Robert L. Douglas, TO
TrInv: James G. Barone, TrInvO
EmplBen,Nb: William J. Bishop, TO

NORTHWEST BANK
Pitt & Shenandoah Sts., P.O. Box 452 16146
412/981-8400
(Branch of Oil City)
Hd: D.J. Cole, VP&TO

Shenandoah

MINERS NATIONAL BANK
2 N. Main St. 17976
717/462-2742 Tr$2 Mil
Hd,TrInv,Nb: John J. Yanal, TO
PersTr,TrOpers: Geraldine Seroka, AsstTO
CorpTr,EmplBen: Charles E. Weller, AsstTO

Shippensburg

COMMONWEALTH NATIONAL BANK
P.O. Box 40 17257
717/532-2151
(Branch of Harrisburg)
Hd: Leslie W. Brant, TO

PEOPLES NATIONAL BANK
P.O. Box 9 17257
717/532-4131, Ext. 35
Hd: Ellis A. Piper, VP&TO
Alan B. Rhinehart, AsstTO&AsstCsh

Smethport

HAMLIN BANK & TRUST CO.
P.O. Box 1537 16749
814/887-5555 Tr$5 Mil
Hd: Charles A. Crockett, VP&TO

Somerset

THE COUNTY TRUST CO.
P.O. Box 389 15501
814/445-4173 Tr$6 Mil
Hd: Richard Whipkey, TO

PEOPLES BANK & TRUST CO.
15501
(Branch of Jennerstown)
David A. Finui, VP&TO

Souderton

UNION NATIONAL BANK & TRUST CO.
10 W. Broad St. 18964
215/723-9841 Tr$51 Mil
(Branch in Boca Raton, FL)
Hd: Murray Y. Alderfer, VP&TO
CorpTr: Ellena Zienkiewicz, AsstTO
TrInv: John E. Steele, TO
TrOpers: Helen H. Towne, TO
Russell M. Moyer, ChmTrCom

State College

CENTRAL COUNTIES BANK
P.O. Box 19 16801
814/944-1030 Tr$138 Mil
(Branches in Altoona, Lewistown, Lewisburg & Lock Haven)
Hd: Raymond C. Hess, VP&SrTO
TrInv,ComTrF: Jack Yates, III, SrTrInvO
EmplBen: Edward Matoszivk, SrPenO
TrOpers: Donald W. Bilger, TOpO
Nb: C.E. Sprankle, VP&TrDevO

FARMERS COMMUNITY BANK
1480 E. College Ave. 16801
814/234-2720 Tr$2.3 Mil
(Branches in Millheim and State College)
Hd: Russell T. Stover, TO
Diane Cressman, AsstTO
State College Branch
135 S. Pugh St. 16801
814/237-7801

MIDSTATE BANK & TRUST CO.
234 E. College Ave. 16801
814/234-5166
(Branch of Altoona)
Nb: Roger D. Coplan, VP

PEOPLES NATIONAL BANK OF CENTRAL PENNSYLVANIA
P.O. Box 298 16801
814/237-7641 Tr$21 Mil
Hd: Jesse Weaver, SrVP&TO
Dennis E. Hampton, TO

Stroudsburg

FIRST EASTERN BANK,NatAssn
P.O. Box 471 18360
717/421-5390
(Branch of Wilkes-Barre)
Hd: Miss Virginia H. Masters, VP&TO
Admin: Gregory V. Kirk, AsstVP&TO
Mrs. Laura H. Welter, AsstAdm

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 469 18360
717/421-1616
(Branch of Scranton)
Hd: Donald F. Page, TO

SECURITY BANK & TRUST CO.
P.O. Box 591 18360
717/421-4224 Tr$29 Mil
Hd,Nb: Jeffrey L. Wright, VP&TO
PersTr,CorpTr: Catherine A. Emrick, AsstTO
TrInv,ComTrF: James D. Hohman
EmplBen: Stephen P. Carey, TrAdm
TrOpers: Louise A. Fish

Summit Hill

SUMMIT HILL TRUST CO.
18250
717/645-5410 Tr/u$1 Mil

Thompsontown

RUSSELL NATIONAL BANK
On The Square 17094
(Branch of Lewistown)

Titusville

PENNBANK
Corporate Office
Pennbank Center 16354
814/827-2751 Tr$335 Mil
(Divisions in Bradford, Franklin, Meadville, St. Marys & Warren)
Corporate Officers:
Hd: George T. Forssell, Jr., SrVP
Nb&Admin: John S. Culbertson, VP
TrInv,SupportSvcs: Philiip D. Martin, VP
TrOpers: Charlene P. Hennessy, TOpO
TrTax: Clayton E. Emick, Jr., TrTaxO
Titusville Division:
127 West Spring Rd. 16354
814/827-2751
Hd: M. Benton Mitcham, VP

Towanda

CITIZENS & NORTHERN BANK
428 Main St. 18848
717/265-6171
(Branch of Wellsboro)
Hd: Ronald C. Payne, TO

FIRST NATIONAL BANK OF BRADFORD COUNTY
312 Main St. 18848
717/265-6191 Tr$9 Mil
Hd: David S. Packard, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb:
F. Richard Coolbaugh, TO
Marjorie K. McGee, AsstTO

Troy

FIRST BANK OF TROY
P.O. Box 96 16947
717/297-2131 Tr$4 Mil
Hd: Robert R. Vineski, SrTO
G. Richard Morris, TO

Uniontown

FAYETTE BANK & TRUST CO.
50 W. Main St. 15401
412/438-4531 Tr$15.15 Mil
Hd: Ronald G. Kinzler, TO
TrInv,ComTrF,TrOpers: Ernest R. Hromada, Jr., AsstTO
Nb: Robin D. Weaver, AsstTO

GALLATIN NATIONAL BANK
P.O. Box 759 15401
412/439-6700 Tr$75 Mil
Hd: Franklin K. Smith, VP&TO
PersTr: John R. Hoye, Jr., TO
CorpTr: Ben H. Shipe, TO
ComTrF: Richard E. Gmitter, TrAdm
EmplBen: George Briercheck, TrAdm
TrOpers: Louis Del Verme, TOpO

Warren

PENNBANK
315 Second Ave. 16365
814/723-5300
(Division of Titusville)
Hd: Edgar E. Robertson, VP

WARREN NATIONAL BANK
P.O. Box 69 16365
814/723-2600 Tr$115.9 Mil
Hd: Gerald A. Huber, VP&TO
Mark J. Goumas, TO
John W. Masterson, AsstTO
Ruth K. Guild, TrTaxO

Washington

FIRST NATIONAL BANK & TRUST CO.
Trust Division
55 S. Main St. 15301
412/228-0200
Hd: G. A. Hoop, Jr., VP&SrTO
TrOpers: M. W. McCarrell, TOpO
C. D. Loughry, TrAdmO
G. D. Underwood, TrAdmO

MELLON BANK,NatAssn
S. Main St. & Cherry Ave. 15301
412/225-6400
(Branch of Pittsburgh)
Hd: Tom Holevas, AsstVP
Laurence C. Addleman, TO

Wayne

THE FIDELITY BANK
301 W. Lancaster Ave. 19087
215/687-9448
Hd: John Todd Stewart, VP&TO

PENNSYLVANIA (Cont'd)

Waynesboro

CITIZENS NATIONAL BANK & TRUST CO.
10-12 W. Main St. 17263
717/762-3121 Tr$9.5 Mil
Hd: Donald L. Waters, TO
PersTr CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
H. Richard Null, AsstTO
R.B. Martin, AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer 391 17268
717/762-8161 Tr$56 Mil
Hd: Anson B. Good, Pres&TO
Gary D. Kinley, TO

Advertise in TRUSTS & ESTATES

The magazine that opens the door to the $500 Billion Trust Market!

For rates and information contact:
Charles E. Lloyd
Advertising Director
(404) 256-9800

Wellsboro

CITIZENS & NORTHERN BANK
P.O. Box 58 16901
717/724-3411 Tr$24 Mil
(Branch in Towanda)
Hd: Paul M. Ritter, VP&TO
PersTr: Arlene Wetherbee
CorpTr: Ronald C. Payne
EmplBen,ComTrF: Thomas L. Briggs

COMMONWEALTH BANK & TRUST CO.,NatAssn
P.O. Box 198 16901
717/724-2621
(Branch of Williamsport)
Dorothy D. Stevens, TO&AsstSec

West Chester

FIRST NATIONAL BANK
9 N. High St. 19380
215/692-3000 Tr$44 Mil
Hd: Charles E. Swope, Pres
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb:
Richard E. Warren, Jr., ExecVP&TO
Nb: Melvin K. K[illegible]im, TO
Robert Tau[illegible] TrInvO
Thomas P. Peterson, VP&TO
Robert W. Thomas, AsstTO
Judith Asparagus

HAMILTON BANK
Church & Market Sts. 19380
(Branch of Lancaster)
Hd: Ronald A. Brown, VP&SrTO

SOUTHEAST NATIONAL BANK OF PA.
Trust Division
13 North High St. 19380
215/692-9200 Tr$275 Mil
(Branch in Media)
Hd: Norman M. Hume, SrVP
PersTr: Stanley H. Heist, Jr., TO
ComTrF: Walter M. Jeffords, SrIO
EmplBen: Frank L. Casey, TO
Nb: Sheldon F. Wedemeyer, Jr., VP

Wilkes-Barre

FIRST EASTERN BANK,NatAssn
11 W. Market St. 18768
717/826-4636 Tr/o$175 Mil
(Branch in Stroudsburg)
Hd: John T. Lyons, SrVP&TO
Est: Kenneth L. Malkemes, AsstVP
Mary E. Walsh, AsstSec&AsstTO
PersTr: James E. Gallagher, VP&TO
Norman H. Tomchak, AsstVP&TO
Kathleen G. Williams, AsstVP&TO
CorpTr: Joseph Paddock, AsstSec&AsstTO
TrInv: Joseph J. Dougherty, VP
Geni Klein, AsstCsh
Kenneth J. Krogulski, InvAsst
EmplBen: Neil M. Seidel, VP&TO
FinPlng: W. Robert Hay, VP&TO
Lawrence P. Hamilton, AsstSec&AsstTO
Tax: Sherley Bootsma
ComTrF,TrOpers: Robert C. Rothlisberger, AsstVP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
67 Public Square 18711
717/822-2151
(Branch of Scranton)
Hd: Bruce E. Gover, VP&AsstSec

UNITED PENN BANK
8-18 W. Market St. 18711
717/826-2852
(Branch in Scranton)
Hd: Harry B. Schooley, Jr., SrVP
EstAdmin: Thomas E. Brislin, VP
Keith Moules, AsstVP
PersTr: Harold R. Maye, VP
Effie B. Marshall, VP
Barry J. Gately, AsstVP
EmplBen: Michael W. Duricko, VP
Edward Krapf, TO
TrOpers: John J. Gallo, Jr., VP
Tx: James F. Galligan, III, AsstVP
TrInv: Earl W. Phillips, SrVP
Henry H. Otto, VP
John J. Reno, VP
Edward J. Connors, AsstVP
Nb: Robert C. Lawrence, VP
Dolores A. Laputka, AsstVP

WYOMING NATIONAL BANK
24 W. Market St. 18711
717/823-0131 Tr$40 Mil
Hd,TrInv: Joseph L. Petz, SrVP&TO
PersTr: Emil J. Warren, AsstVP&TO
ComTrF: Jack Koons, TO
Nb: Peter J. Riley, TO
TrOpers: Kenneth J. Brezney, Supv

Williamsport

COMMONWEALTH BANK & TRUST COMPANY,NatAssn
P.O. Box 308 17701
717/326-3331 Tr$107.6 Mil
(Branches in Danville, Lock Haven & Wellsboro)
Hd: George D. Golden, SrVP&SrTO
AsstDivHd,TrInv&Nb: Barry D. Charles, VP&SrTO
PersTr: Jack L. Kurtz, AsstVP&SrTO
Linda L. Kennedy, AsstTO&AsstSec
Barbara A. Switzer, AsstTO
EmplBen: Richard F. Neidig, TO
TrOpers: Carson R. Price, TO
CorpTr,Tax: James R. Wehr

NORTHERN CENTRAL BANK
P.O. Box 3068 17701
717/326-2611 Tr$135 Mil
Hd: Harold D. Hershberger, Jr., SrVP&SrTO
Admin,PersTr,CorpTr,EmplBen,Nb:
Robert V. Haas, VP&TO
TrInv,ComTrF,TrOpers:
Sidney D. Furst, III, VP&TO

WILLIAMSPORT NATIONAL BANK
329 Pine St. 17701
717/326-2431 Tr$26.3 Mil
Hd: R. Lee Fenstamaker, ChmBd&SrTO
PersTr,Nb: Fred A. Foulkrod

Willow Grove

BANK & TRUST CO. OF OLD YORK ROAD
York & Easton Rds. 19090
215/659-3400
Hd: Gene J. Dailey, VP
Harry Hilger, Jr., VP

A copy of
TRUSTS & ESTATES
is read on the average
by 3.2 persons.

York

THE COMMONWEALTH NATIONAL BANK
Continental Square 17405
717/848-1531
(Branch of Harrisburg)
Hd: William E. Hayek, VP&TrMgr
Frank Sipe, SrTO

DROVERS & MECHANICS BANK
30 S. George St. 17401
717/843-1586   Tr$30 Mil
Hd: Raymond Lanas, Jr., SrVP&TO
TrOpersAdmin: Gary L. Landis, AsstVP&TO

HAMILTON BANK
12 E. Market St. 17401
717/843-1533
(Branch of Lancaster)
Hd: Martin B. Ebbert, Jr., VP&SrTO
Harry L. Fees, VP&TO
David M. Weigle, TO
Jane W. Loucks, TrInvO
David H. Spangler, VP-FinPlng

SOUTHERN PENNSYLVANIA BANK
2055 South Queen St. 17403
717/843-0861   Tr$60 Mil
Hd: Clyde C. Horner, VP&SrTO
EmplBen,PersTr: Rick A. Gold, VP&TO
TrInv,ComTrF: Susan J. Beittel, AsstVP&TO
CorpTr,TrOpers: Mildred A. Orwig, TrRep
Nb: David M. Evans, TO&AsstVP
Saylor L. Creswell, TrRep

YORK BANK & TRUST CO.
21 E. Market St. 17405
717/843-8651   Tr$168 Mil
Hd: David I. Sharpe, SrVP&SrTO
PersTr: Robert Roller, VP
CorpTr: Phyllis Bechtel, TO
EmplBen: Richard H. Brown, VP&SrTO
TrOpers: Harry W. Dayhoff, AsstVP
Nb: Thomas J. Aulbach, AsstVP&TO

PUERTO RICO

Ponce

BANCO DE PONCE
GPO Box 3108 00936
Hd: Armando Cosme Aimeztica, SrVP&TO
Luis R. Cintron, VP

GIROD TRUST COMPANY
Alcazar Bldg. 00931
(Branch of San Juan)

San Juan

BANCO POPULAR DE PUERTO RICO
G.P.O. Box G2708 00936
809/765-9800   Tr$97.5 Mil
Hd,Nb: Lic. Eva Silen, VP&TO&Mgr
PersTr,CorpTr: Norberto Rivas, 2ndVP&AsstMgr
TrInv: Eduardo Guzman, AsstMgr&AsstVP
TrOpers,EmplBen: Yolanda C. Jarquin, 2ndVP&AsstMgr

GIROD TRUST COMPANY
355 Tetuan Street 00902
809/725-8124 & 723-8180   Tr$10 Mil
(Branch in Ponce)
Hd: Jose L. Valentin, VP

32% of the subscribers of
TRUSTS & ESTATES
are involved in
endowment funds.

RHODE ISLAND

Newport

INDUSTRIAL NATIONAL BANK OF RHODE ISLAND
181 Bellevue Ave. 02840
401/846-7400
(Branch of Providence)
Hd: Mary J. Warhurst
Rep: William A. Fielder, TO

THE NEWPORT NATIONAL BANK
8 Washington Sq. 02840
401/847-4410
Hd: Robert N. LaFrance, TO
Dorothy A. O'Sullivan, VP&Csh

Pawtucket

PAWTUCKET TRUST CO.
286 Main St. 02860
401/724-5000   Tr$13.5
Hd,TrInv,Nb: Charles A. Calverley, Jr., VP&TO
TrAdmn,EstateAdm: Beverly H. Ramsden, TO
TrOpers: Barbara Goodman, AsstTO

★ Providence

CITIZENS TRUST CO.
870 Westminster St. 02902
401/456-7690   Tr$185 Mil
Hd,PersTr,TrOpers,Nb: Bernard P. Campbell, VP
CorpTr,ComTrF,TrOpers: Mary G. Cournoyer, VP
TrInv: William E. Taver, II, SrVP
EmplBen: William J. Ferranti, VP

COLUMBUS NATIONAL BANK OF RHODE ISLAND
One Turks Head Place 02903
401/751-9200
Hd: David S. McGovern, SrVP&TO
TrOpers: Patricia A. Travers, AsstCsh

INDUSTRIAL NATIONAL BANK OF RHODE ISLAND
100 Westminster St 02903
401/278-6600   Tr$2.0 Bil
(Branch in Newport)
TRUST DIVISION:
Hd: James M. Dillon, ExecVP
INVESTMENT GROUP:
ChmInvPolicy: Harold A. Mackinney Jr., SrVP
InvRsch: John F. Loerke, VP
PERSONAL INVESTMENT SERVICES GROUP
Marie J. Langlois, SrVP
TAX FREE ACCOUNTS GROUP
David M. Parker, SrVP
EmplBen: Andrew D. Parrillo, VP
CharAC: Gerald J. Fogarty, Jr., VP
PLANNING & MARKETING GROUP
Frederick H. Sandstrom, VP
EstStlmt: J. Emery Long, SrVP
BusDev: F. Gregory Ahern, Mgr
TaxAdmn: Richard Masso, Mgr
OPERATIONS GROUP
H. Robert Wagner, VP

NEW ENGLAND TRUST CO.
40 Westminster St., Ste. 1001 02903
401/751-4600   Tr$120 Mil
Hd,TrInv,Nb: Ernest R. Famiglietti, Jr., Pres
PersTr: Ervandro Radoccia, VP
ComTrF,EmplBen: Devon W. Deyhle, ExecVP
TrOpers: Kathleen Beauchemin, AsstTO

OLD STONE BANK
40 Westminster St. 02903
401/278-2017   Tr$160 Mil
Hd: John R. Treat, SrVP&TO
PerTr,ComTrF,EmplBen: S. Lee Miller, VP&SrTO
CorpTr,TrOpers: Elizabeth A. Neilan, VP&TO
TrInv: Jeffrey E. Anthony, VP&TO
John G. O'Neill, AsstVP
Edward F. Goryl, AsstVP
Nb: Richard H. Brandon, VP&TO

PEOPLES TRUST CO.
145 Westminster St. 02903
401/456-5000

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
One Hospital Trust Plaza 02903
401/278-8348   Tr$1.9 Bil
Hd: Alfred B. VanLiew, II, SrVP
PersTr: Peter S. Voss, SrVP
CorpTr: George L. Beattie, VP
TrInv: Richard S. Loomis, SrVP
EmplBen: Kenneth L. Holmes, SrVP
TrOpers: George R. Fiddes, SrVP
Nb: James E. Sullivan, VP

Westerly

THE WASHINGTON TRUST CO.
23 Broad St. 02891
401/596-0121   Tr$100 Mil
PersTr: Peter W. Arnold, SrVP
TrInv,ComTrF: Stevan M. Geiger, IO
Tax: George L. O'Brien, FidTxO

92.8% of the subscribers of
TRUSTS & ESTATES
employed by banks are with
the Trust Department.

TRUSTWARE
means results in...
1 OCEAN STATE 80
EU-398
RHODE ISLAND
For more information contact
National Computer Systems, Trust Systems Division, NCS Center, Dunwoody, GA 30338. (404) 391-1700

SOUTH CAROLINA

Aiken

FARMERS & MERCHANTS BANK
P.O. Box 416 29801
803/648-0401 Tr$10 Mil
Hd: Charles F. Thomas, SrVP&TO
TrOpers: Alan J. George, AsstVP&TO

Anderson

FIRST NATIONAL BANK OF SOUTH CAROLINA
100 N. Murray Ave.
P.O. Box 1407 29622
803/654-2209
(Branch of Columbia)
Hd: William H. Moorhead, SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1907 29621
803/226-1521
(Branch of Columbia)
Hd: Alex Mcpherson, VP&TO-City Exec

Beaufort

BANK OF BEAUFORT
P.O. Box 1047 29902
803/524-2196 Tr$45 Mil
(Branch in Hilton Head Island)
Hd,PersTr,CorpTr,TrInv,Nb: George H. Strickland, Jr., VP&TO
PersTr: Mike Howell, AsstTO
Lynn Scheider, AsstTO
TrInv: Robert Hole, DirTr&InvSvcs
Rubin Hardy, Tr&InvSvcs

Belton

CAPITAL BANK & TRUST
123 O'Neal St. 29627
803/338-6161 Tr$1 Mil
Hd: James R. Fowler, Pres&TO

Charleston

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 610 29402
803/723-6815
(Branch of Columbia)
Hd: Laura M. Waggoner, AsstVP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 10608 29411
803/554-0860
(Branch of Columbia)
Hd: Stephen D. Bowen, III, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
18 Broad St.
P.O. Box 959 29402
803/544-4400
(Branch of Columbia)
Hd: W. Thomas Rutledge, Jr., SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 700 29402
803/723-8311
(Branch of Columbia)
Hd: Howard D. Edwards, VP&TO-TrRegEx
J. Heyward Harvey, VP&TO-CityExec

Chester

THE PEOPLES NATIONAL BANK
120 Church St. 29706
Hd: Phelps Brooks, Jr., Pres&TO
Floyd A. Elliott, VP&AsstTO

47.7% of the subscribers of
TRUSTS & ESTATES
read the magazine at both
home and office.

Clemson

FIRST NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1407 29622
803/654-2209
(Branch of Columbia)
Mgr: William H, Moorhead, SrVP-Tr
PersTr: J. Daniel McLendon, TO

Clinton

M. S. BAILEY & SON BANKERS
29325
803/833-1910 Tr$60 Mil
Hd: Charles F. Waldron, VP&TO
TrInv: W. Glenn Keadle, TO
TrOpers: Ruth F. Nelson, AsstTO

★ Columbia

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 2307 29202
803/771-2315 Tr$300 Mil
(Branches in Charleston, Florence, Greenville, Hilton Head and Spartanburg)
Hd: Virgil W. Duffie, Jr., ExecVP&GTO
PersTr: J. William Harper, SrVP&TO
CorpTr,EmplBen: Merwin L. Rogers, SrVP&TO
TrContr: Joseph G. Manning, VP&TC
TrInv: C. Edward Sloan, Jr., VP&SrTO
ComTrF,TrOpers: Frank J. Frazzitta, VP&TO
Nb: Heul D. Adams, Jr., AsstVP&TO
RE: L. Cameron Howell, III, TO
Tax: John O. Allen, Jr., VP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
Main & Laurel Sts. 29202
803/765-8244 Tr/o$400 Mil
(Branches in Charleston, Florence, Greenville, Hilton Head, Myrtle Beach, Rock Hill & Spartanburg)
Hd: M. Bradley Wilson, II, ExecVP
PersTr: Thomas W. Murray, VP&SrTO
CorpTr,EmplBen: William E. Barrett, VP
TrInv,ComTrF: William D. Verner, VP&SrTrInvO
TrOpers: Nancy C. Johnson, VP
Nb: Harry T. Waikart, VP

FIRST CITIZENS BANK & TRUST CO. OF SOUTH CAROLINA
P.O. Box 29 29202
803/799-9657 Tr$300 Mil
(Branch in Greenville)
Hd,PersTr: William K. Brumbach, Jr., VP&SrTO
TrInv: H. William Carter, Jr., VP&TO
TrOpers: Laura K. Wallace, VP&TOpO
Nb: E. Hite Miller, VP

FIRST NATIONAL BANK OF SOUTH CAROLINA
1401 Main St., P.O. Box 111 29202
803/771-3766 Tr$368 Mil
(Branches in Anderson, Charleston, Clemson, Florence, Greenville & Spartanburg)
Hd: Julian W. Walker, Jr., SrVP&GTO
PersTr: W. Patrick Dorn, Jr., SrVP-Tr
EmplBen: L.M. Gantt, SrVP-PenTr
TrInv,ComTrF: Henry M. Farrell, SrVP-TrInv
TrOpers: F.W. Coggins, Jr., SrVP-TrO
Nb: Jon E. Anderson, SrVP-TrPlng

SOUTH CAROLINA NATIONAL BANK
1241 Main Street 29226
803/765-3671 Tr$970 Mil
(Branches in Anderson, Charleston, Florence, Greenville, Myrtle Beach, Spartanburg & Sumter)
Hd: Hugh Z. Graham, SrVP&TrDir
B. J. Moser, VP&Comp
James W. Waddill, VPDptTrDir-Admin
Ellison G. Webster, III, VP,TO&RegDir
TrOpers,CorpTr: Richard L. Cain, Jr., VP
TrInv: David S. Hutchison, VP
Nb,Plng: Charles J. Miller, VP
ComTrF: Sandra Thrasher, TO
EmplBenAdmin: Doris Holliday, VP&Mgr

SOUTHERN BANK & TRUST COMPANY
P.O. Box 728 29202
803/799-3450
(Branch of Greenville)
Hd: John E. Northcutt, VP&TO
Nb: Suzanne S. Coombs, TO

Florence

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box F9 29501
803/667-4077
(Branch of Columbia)
Hd: C. Gerald Lane, VP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box F-3
218 W. Evans St. 29502
803/662-8761
(Branch of Columbia)
Hd: Ruth Sarvis, TO

FIRST NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 4107
2000 Palmetto St. 29501
803/665-8424
(Branch of Columbia)
Hd: W. Patrick Dorn, Jr., SrVP-Tr

GUARANTY BANK & TRUST CO.
291 W. Cheves St. 29503
803/662-0474 Tr$35 Mil
Hd: O.S. Aiken, Jr., VChm
PersTr: William T. Goldfinch, VP&TO
TrOpers,EmplBen: Connie P. Oulla, AsstTO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 551 29501
803/662-0391
(Branch of Columbia)
Hd: Leonard W. Rousselle, Jr., VP&TO-CityExec

Greenville

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 608 29602
803/271-5932
(Branch of Columbia)
Hd: Marion W. Beacham, Jr., VP&TO
EmplBen: Hayden Kirby-Smith, VP&TO
RE: Emma P. Curry, AsstTO
PersTr: William J. Boswell, Jr., VP&TO
Helen J. Cashion, VP&TO
Patricia A. Pridmore, VP&TO
Nb: Wilbur Y. Bridgers, SrVP&TO
Huel D. Adams, Jr., VP&TO
V. Patrick Pearson, TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1449 29602
803/271-4510
(Branch of Columbia)
Hd: Wade H. Bryant, VP&SrTO

FIRST CITIZENS BANK & TRUST OF SOUTH CAROLINA
P.O. Box 3028 29602
803/271-8844
(Branch of Columbia)
Hd: Sandra Ferguson, TO
IRA&Keogh: Alice Haslam
Jeannie LeRoy
EmplBen: Melissa Cole

FIRST NATIONAL BANK OF SOUTH CAROLINA
102 S. Main St.
P.O. Box 2568 29602
803/242-0810
(Branch of Columbia)
Hd: Jerry N. Hemphill, SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 969 29602
803/242-6810
(Branch of Columbia)
Hd: David C. Humphreys, Jr., VP,TO&TrRegExec
M.M. Medlin, VP&TO-CityExec

SOUTHERN BANK & TRUST CO.
P.O. Box 1329 29602
803/298-0444 Tr$135 Mil
(Branches in Columbia & Orangeburg)
Hd: Charles P. Wrenn, SrVP&GTO
PersTr: Thomas L. Lewis, VP&TO
ComTrF: William J. Welborn, Jr., TO
TrInv: Bruce W. Cooke, TrInvO
CorpTr,EmplBen: J. Larry Saine, TO
TrOpers: Clifton P. Williams, AsstTO
Nb: Thomas R. Jones, Jr., TO
Tax: Peter Curcio, TO

Greenwood

THE COUNTY BANK
P.O. Drawer 3129 29646
803/229-2551 Tr$3.5 Mil
Hd: R.T. Dunlap, Jr., Pres

Greer

BANK OF GREER
P.O. Box 708 29651
803/877-9651
Hd: Marvin C. Dacus, SrVP&TO
PersTr,CorpTr,TrOpers: Aline A. McClain, AsstTO
TrInv: Danny L. Joyner, TrAdmAsst
EmplBen: Jean P. Ellison, TrAdmAsst

Hilton Head Island

BANK OF BEAUFORT
Pope Ave. & New Orleans Rd. 29938
803/785-3360
(Branch of Beaufort)
Hd: George Strickland, VP&TO

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 5040 29928
803/785-4343
(Branch of Columbia)
Hd: Allen J.B. Robinson, VP&TO
PersTr: Mary Ann Shapiro, TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 5688 29928
803/785-6111
(Branch of Columbia)
Hd: Harrell M. Graham, VP

Holly Hill

FIRST NATIONAL BANK
P.O. Box 38 29059
803/496-5011 Tr/u$1 Mil
Hd: J.L. Wiggins, Pres&TO

Lancaster

CENTRAL CAROLINA BANK
302 S. Wylie St. 29720
803/283-3361
Hd: R.C. Hubbard, Sec&TO

Laurens

THE PALMETTO BANK
P.O. Box 49 29360
803/984-4551 Tr$19 Mil
Hd: Wallace E. Power, SrVP&TO
TrInv: Philip A. Betette, VP-Inv

Lexington

THE LEXINGTON STATE BANK
P.O. Box 8 29072
803/359-5111 Tr$2 Mil
Hd: R.N. Hubbs, VP
David Hipp, TO

Myrtle Beach

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 807 29577
803/448-4381
(Branch of Columbia)
Hd: David E. Bergren, III, VP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 897 29577
803/448-4411
(Branch of Columbia)
Hd: Harold B. Burkart, VP&TO-CityExec

Orangeburg

SOUTHERN BANK & TRUST COMPANY
P.O. Box 1127 29115
803/534-6460
(Branch of Greenville)
Hd: John E. Northcutt, VP&TO
Pearle M. Pearson, TO

Rock Hill

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 312 29730
803/328-2431
(Branch of Columbia)
Hd: Donald J. Howard, TO

Spartanburg

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 1988 29304
803/573-7221
(Branch of Columbia)
Hd: W. Zimmerman Cannon, VP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
290 E. Main St.
P.O. Box 1052 29304
803/582-7511
(Branch of Columbia)
Hd: Samuel M. Collins, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
430 E. Main St.
P.O. Box 5707 29301
803/573-9411
(Branch of Columbia)
Hd: Robert G. Rowell, SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 3128 29304
803/585-9241
(Branch of Columbia)
Hd: Jon L. Zoole, VP&TO-City Exec

Sumter

NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1798 29150
803/775-1211 Tr$35 Mil
Hd: C.D. Lipscombe, Jr., SrVP&GTO
TrInv: Charles F. Wilder, TO
TrOpers: Margaret H. Fortner, AsstTO
Nb: Elliott G. Bourne, VP&TO
PersTr: T.R. Good, VP&TO
EmplBen: R.M. Newman

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1678 29150
803/775-1181
(Branch of Columbia)
Hd: David E. Ells, VP&TO-CityExec

SOUTH DAKOTA

Aberdeen

FIRST BANK-ABERDEEN
P.O. Box 1000 57401
605/225-9400 Tr$17 Mil
Hd: Kenneth P. Johnson, VP&TO

FIRST NORTHWESTERN TRUST CO. OF SOUTH DAKOTA
204 S. First St.
P.O. Box 849 57401
605/226-1116
(Branch of Sioux Falls)
Hd: D. Tonsager, VP
Julie Lovrien, TO

Belle Fourche

BANK OF BELLE FOURCHE
P.O. Box 729 57717
605/892-2536
Hd: S.M. Clarkson, ExecVP
PersTr: Jim Benson, VP

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-6294 Tr$20 Mil
Hd: Robert A. Roe, TO
TrOpers: William G. Hurd, TrAdm

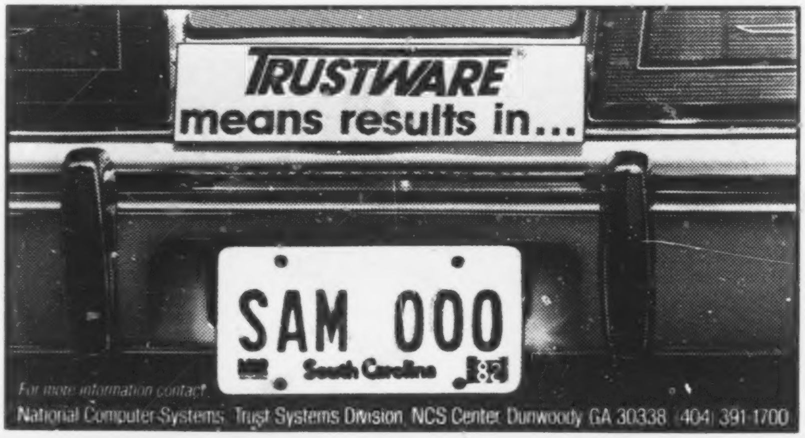
Huron

FARMERS & MERCHANTS BANK
P.O. Box 848 57350
605/352-6444 Tr$10 Mil
Robert G. Olson, TO

Mitchell

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 907 57301
605/996-7755 Tr$13.8 Mil
Hd: James W. Stewart, ExecVP&TO

FIRST MITCHELL NATIONAL BANK
403 North Lawler Ave. 57301
605/996-6611 Tr$3 Mil
Hd: Doyle Sage, TO&AsstVP



For more information contact
National Computer Systems, Trust Systems Division, NCS Center, Dunwoody, GA 30338 (404) 391-1700

SOUTH DAKOTA (Cont'd)

Rapid City

FIRST NORTHWESTERN TRUST CO. OF SOUTH DAKOTA
815-825 St. Joseph St.
P.O. Box 1040 57701
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Robert B. Frankenfeld, VP
Gary Gunderson, TO

NATIONAL BANK OF SOUTH DAKOTA
(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
PersTr,CorpTr,TrInv,ComTrF,EmplBen,CshMgt,Nb:
Lewis W. Rohrer, AsstVP&TO
William J. Kilroy, VP&TO

Sioux Falls

THE FIRST NATIONAL BANK
100 S. Phillips Ave. 57101
605/335-5180 Tr$75 Mil
Hd: C.W. Kuehn, SrVP&ChmTrCom
PersTr: C.B. Hines, VP&TO
PersTr,Nb: Karen Crew, TO
TrInv,ComTrF: M. C. Peterson, VP&TO
TrOpers: H. Dean Noble, TO
CorpTr: Todd Bernhard, TO

FIRST NORTHWESTERN TRUST CO. OF SOUTH DAKOTA
101 N. Phillips Ave. 57117
605/339-7400 Tr$300 Mil
(Branches in Aberdeen, Rapid City & Watertown)
Hd: Orley Rath, Pres
CorpTr,Nb: L.D. Andrews, VPofS.F.,DivMgr
TrInv,ComTrF: V. Nield, VP
EmplBen: Ross Fenn, VP
TrOpers: Alvin J. Meyer, AsstVP&Sec

NATIONAL BANK OF SOUTH DAKOTA
(First Bank System)
East Division
141 N. Main Ave., P.O. Box 1308 57101
605/339-8600 Tr$250 Mil
Hd: Robert E. Leech, SrVP&TO
PersTr: Thomas W. Shelby, VP&TO
TrInv: Terry Seierstad, TrInvO
ComTrF,TrOpers: Bette A. Theobald, AsstVP&TO
EmplBen: Stephanie Chester
Dennis D. Holzworth, AsstIO
Nb: James McGreevy

UNITED NATIONAL BANK
10th & Main Ave. 57102
P.O. Box 1348 57101
605/335-4065 Tr$30 Mil
(Branch in Rapid City)
Hd: David G. Hottmann, VP&TO
TrOpers: Linda Mickalowski, TO

VALLEY NATIONAL BANK
1103 E. 8th St. 57103
605/336-3740 Tr$4 Mil
Hd: David F. Dexter, VP&SrTO
Steve Johnson, AsstTO

Vermillion

THE AMERICAN STATE BANK
57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 217 57201
605/866-8401 Tr$10 Mil
Hd: W. E. Bredeson, Pres&TO

FIRST NORTHWESTERN TRUST CO. OF SOUTH DAKOTA
20 N. Maple St., P.O. Box 787 57201
605/886-8466 Tr$250 Mil
(Branch of Sioux Falls)
Hd: Jerry A. Miller, VP
Dale Christensen

Webster

SECURITY BANK & TRUST CO.
P.O. Box 596 57274
605/345-3306 Tr$ .5 Mil
Hd: R.H. Garry, Pres&TO

Winner

FARMERS STATE BANK
P.O. Box 31 57580
605/842-1313 Tr$3 Mil
Hd: Allan Larson, Pres&TO
Richard Nelson, TO

Yankton

THE AMERICAN STATE BANK
P.O. Box 140 57078
605/665-9613 Tr$8.5 Mil
(Branch in Vermillion)
Hd: Steven M. Capitanio, VP&SrTO
TrOpers: Marsha J. Plihal, AsstCsh

FIRST DAKOTA NATIONAL BANK
201 W. 3rd St. 57078
605/665-7432 Tr$4 Mil
Hd: D.D. Gross, SrVP&TO
L.S. Somer, VP&Csh

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK
208 S. White St. 37303
615/745-0261 Tr$1 Mil
Hd: Jack B. Allen, Csh
PersTr: Kate Swafford, TO

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 100 37303
615/745-2452 Tr$21.7 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Michael L. Bevins, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Sheila Sterling, AsstTO

Blountville

TRI-CITY BANK & TRUST
37617
615/323-3161 Tr/o$5 Mil
Hd: L.C. Nicely, 1stVP&TO
Terry L. Moretz, AsstTO
Jack C. Phelps, Jr., AsstTO

Bolivar

HARDEMAN COUNTY BANK
P.O. Box 309 38008
901/658-5219 Tr$1 Mil
Hd: Don Cherry, TO

Bristol

FIRST NATIONAL BANK OF SULLIVAN COUNTY
P.O. Box 338 37620
615/968-4122 Tr$75 Mil
(Branch of Kingsport)
Hd,TrInv,ComTrF: Donald R. Raber, SrVP&SrTO
PersTr,Nb: Barbara Reedy, TrAdm
CorpTr: Carolyn Cooper, AsstTO
EmplBen: Iris Supcoe, TrAdm
TrOpers: Blanche Bishop, AsstTO

TRI-CITY BANK & TRUST CO.
P.O. Box 827 37620
615/323-3161 Tr/o$4 Mil
Hd: L.C. Nicely, 1stVP&TO

Brownsville

BROWNSVILLE BANK
111 South Washington St. 38012
901/772-1201 Tr$2 Mil
Hd: Dewey Jones, VP

THE FIRST STATE BANK
P.O. Drawer 929 38012
901/772-1642
Hd: Dale Beaird, VP&TO

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1638 37401
615/757-3011 Tr/o$753 Mil
Hd: J. Ralston Wells, ExecVP-Tr
Est: Steven A. Mills, TO
PersTr: W. Fred Speakman, Jr., VP&SrTO
CorpTr: Peter T. Cooper, TO
TrInv: Andrew G. Cope, VP&SrTrInvO
ComTrF,TrOpers: Robert W. Freese, SrTOpO
EmplBen,Nb: W. Tris Stevens, VP&SrTO

COMMERCE UNION BANK
633 Chestnut St. 37450
615/756-6639 Tr$46.1 Mil
(Affiliate of Nashville)
Hd: Larry Putnam, SrVP&TO

FIRST TENNESSEE BANK,NatAssn,CHATTANOOGA
701 Market St. 37401
615/757-4361 Tr$280 Mil
Hd: Neil B. Cofer, SrVP&TO
PersTr: Thomas B. Irwin, VP&TO
CorpTr,EmplBen: Carter J. Lynch, Jr., VP&TO
TrInv: Donald R. Hendrickson, VP
TrOpers: Donald R. Keith, TO
Prob: Joe F. Hildreth, VP&TO
Nb: Claude B. Bass

PIONEER BANK
801 Broad St. 37402
615/265-2551 Tr$55 Mil
Hd: Ralph M. West, SrVP&TO
PersTr: R. Larson Mick, TO
L. Thomas Sliger, AsstTO

Clarksville

FIRST NATIONAL BANK
P.O. Box 607 37040
615/647-1521 Tr$4 Mil
Hd: Jere McGuffee, SrVP&TO
Mrs. Helen Seay Rhoden, VP&TO

FIRST TRUST & SAVINGS BANK
P.O. Box 567 37040
615/552-1180 Tr$1.6 Mil
Hd, PersTr,TrInv,TrOpers: Tim Kennedy, VP
Nb: Bill Wyatt, VP
Robert R. Welch, Pres
Fred O. Murphy, ExecVP

NORTHERN BANK OF TENNESSEE
128 N. Second St.
P.O. Box 508 37040
615/552-6444 Tr$2.5 Mil
Hd: Don C. Birdwell, AsstVP&TO

Cleveland

CLEVELAND BANK & TRUST CO.
P.O. Box 760 37311
615/472-3261 Tr$6.4 Mil
James C. Brewer, Pres&CEO
Donald P. Kyle, Jr., VP&TO

FIRST AMERICAN BANK OF CLEVELAND,NatAssn
P.O. Box 49 37311
615/472-2131
James O. Williams, Pres&CEO
Paul N. Hays, VP&TO

MERCHANTS BANK
P.O. Box 1149 37311
615/479-4151 Tr$5 Mil
Hd: George R. Taylor, Chm&Pres
Phyllis Whitehead, SrVP&TO

Clinton

FIRST AMERICAN BANK
P.O. Box 370 37716
615/457-2424 Tr$4 Mil
Hd: J. Edwin Birdwell, Jr., Chm
PersTr,CorpTr,TrInv,TrOpers: Ruth Davis, TO
ComTrF,EmplBen,Nb: Hayden Evans, SrVP&TO

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 1148 38401
615/388-3145 Tr$25 Mil
Hd,TrInv,ComTrF,EmplBen,TrOpers: Roy A. Hamilton, Jr., VP&TO
PersTr,CorpTr,Nb: T. Randy Stevens, VP

Dandridge

JEFFERSON COUNTY BANK
37725
615/397-3411 Tr/u$1 Mil
Hd: Leon Drinnen, ExecVP

Dayton

DAYTON BANK & TRUST CO.
P.O. Box 489 37321
615/775-2822 Tr/u$1 Mil
Hd: June Arnold, VP&TO

Dickson

THE FIRST NATIONAL BANK
719 East College St. 37055
615/446-5151 Tr$2.5 Mil
Hd: Thomas Hayes, SrVP&TO

Dresden

WEAKLEY COUNTY BANK
Church St. 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
TrOpers: Janelle C. Smith

Dyersburg

FIRST CITIZENS NATIONAL BANK
Court & Main Sts. 38024
901/285-4410 Tr/o$25 Mil
Hd: William E. Estes, VP&SrTO
PersTr: Carolyn Akins, TO
TrOpers: Molly McCulloch, AdmAsst

FIRST TENNESSEE BANK
P.O. Box 990 38024
901/286-1500 Tr$1.2 Mil
Hd: James W. Powell, VP&TO

Elizabethton

CITIZENS BANK
Broad & Lynn Ave. 37643
615/543-2265 Tr/o$1 Mil
Mrs. Marie McNeely, AsstTO

Fayetteville

UNION NATIONAL BANK
P.O. Box A 37334
615/433-6141 Tr$2.5 Mil
Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley Goodman, VP

Franklin

THE HARPETH NATIONAL BANK
Public Square 37064
615/790-5188 Tr$2 Mil
Hd: Harlen W Cragon, VP&TO

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$1 Mil
Hd: R.H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/859-2876 Tr$1.5 Mil
Hd: Mary A. Gourley, VP&TO

Greeneville

FIRST NATIONAL BANK
P.O. Box 777 37743
615/639-2181 Tr$10 Mil
Hd: John D. Cartwright, SrVP&TO
Sec: Pat Clowers
John M. Morelock, AsstVP&TO

GREENE COUNTY BANK
P.O. Box 390 37743
615/639-5111
Hd: Herbert Whitfield, Pres

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Hd: Lloyd S. Adams, Jr., VP
Ann Haynes, TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$.7 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
Helen McGinnis
J.M. Therrell
John W. Clement
TrInv: Wm. Lee Smothers, Chm
TrOpers: Johnny Clement

Jackson

FIRST NATIONAL BANK
Main & Highland Sts. 38301
901/423-2265 Tr$32 Mil
Hd: J.H. Scott, VP&TO
PersTr,Taxes: Robert A. Caldwell, TO
TrOpers: Charles R. Harrison, AsstTO
Nb: Marguerite Holder, AsstVP

JACKSON NATIONAL BANK
P.O. Box 549 38301
901/422-9257 Tr$6.5 Mil
Hd: James C. Scott, VP&TO
TrOpers: Martha Peddy, AsstTO

NATIONAL BANK OF COMMERCE
P.O. Box 189 38301
901/424-9060 Tr$25 Mil
Hd: Thomas Taylor, TO

Johnson City

FIRST TENNESSEE BANK
P.O. Box 1596 37601
615/928-0321 Tr$8 Mil
Hd: Alan F. Lee, TO
TrAdm,PersTr: Suzanne T. Stamey, Adm&TO

HAMILTON BANK OF JOHNSON CITY
P.O. Box 1677 37601
615/928-6441 Tr$40 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
TrOpers: Miss Jane Smith, TO

UNITED AMERICAN BANK
P.O. Box 1998 37601
615/282-1711 Tr$18 Mil
Hd: James G. Burleson, SrVP&TO
Mary S. Biggs, AsstVP&TO
David Hawkins, AsstTO

Kingsport

FIRST NATIONAL BANK OF SULLIVAN COUNTY
P.O. Box 889 37662
615/247-6111 Tr$75 Mil
(Branch in Bristol)
Hd,TrInv,ComTrF: Donald R. Raber, SrVP&SrTO
PersTr: Robert R. Neyland, Jr., VP&TO
CorpTr: Carolyn Cooper, AsstTO
EmplBen: Iris Supcoe, TrAdm
TrOpers: Blanche E. Bishop, TO
Nb: Ben M. Brown, Jr., TO

FIRST TENNESSEE BANK,NatAssn
235 E. Center St. 37662
615/246-4151 Tr$5 Mil
Hd: Alan F. Lee
TrAdmin: Suzanne T. Stamey

TRUSTWARE
means results in...
TENNESSEE
2-A0000
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 (404) 891-1700

TENNESSEE (Cont'd)

Knoxville

BANK OF KNOXVILLE
Market at Church
P.O. Box 2448 37901
615/637-9990
(An affiliate of Third National Corp., Nashville)
Hd,EmplBen: Earl W. Hagler, VP&SrTO
Legal: William W. Jones, VP&TO
PersTr,TrOpers,Est,ComTrF: Michael L. Allen, TO

FIRST TENNESSEE BANK
P.O. Box 5548 37918
615/521-1850 Tr$13.5 Mil
(An Affiliate of First Tennessee Bank,NatAssn, Memphis)
Hd,PersTr,EmplBen,Nb: Richard W. J. Tippens, VP&TO
CorpTr: Bob Parker
TrInv: Wm. Pruett
TrOpers: Norris Avey

PARK NATIONAL BANK
P.O. Box 511 37901
615/521-5177 Tr$70 Mil
Hd: Frank B. Gibb, III, VP&TrDeptMgr
PersTr: Warner M. Sells, VP&TO
TrInv: J. Robert Page, VP&TO
CorpTr: Sherry D. Speegle, TO
Nb: G. Brown Bevill, TO
EmplBen: Anne Callison Stokely, EmplBenO

UNITED AMERICAN BANK IN KNOXVILLE
Trust Dept.
United American Plz.
P.O. Box 280 37901
615/971-2100 Tr$100 Mil
Hd: Ralph A. Davidson, SrVP&SrTO
PersTr: Edward B. Phillips, SrTO
EmplBen: John A. Thomas, VP&TO
TrOpers: Francis T. Mooney, AsstVP&TOpO

VALLEY FIDELITY BANK & TRUST CO.
P.O. Box 1991 37902
615/546-1950 Tr$180 Mil
Hd: A.H. Thompson, ExecVP&TO
PersTr: David Moore, TO
CorpTr: Betty Bacon, TO
TrInv: Robert Killefer, VP
EmplBen: Sharon Coffey, VP
TrOpers: Nancy Cate
Nb: Jim Baugh, AsstTO

Lewisburg

FIRST NATIONAL BANK
P.O. Box 427 37091
615/359-1515 Tr/u$1 Mil
Hd: Bill F. Garrett, SrVP&TO
Vivian H. Clift, SrVP&AsstTO

PEOPLES & UNION BANK
P.O. Box 589 37091
615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., ExecVP

Maryville

BANK OF MARYVILLE
P.O. Box 528 37801
615/977-5105 Tr$12 Mil
Hd: David B. Lantz, VP&TO
Robert A. Gordon, Jr., TO
TrOpers: Edith Walker

BLOUNT NATIONAL BANK
P.O. Box 608 37801
615/984-1500 Tr$20 Mil
Hd: Paul P. Connolly
TrOpers: Glenda G. Cosner

McMinnville

CITY BANK & TRUST CO.
Court Sq. 37110
615/473-2147 Tr$7 Mil
Hd: E. D. Busic, VP&TO

FIRST NATIONAL BANK
37110
615/473-4402 Tr$2 Mil
Hd: John J. Savage, Jr., ExecVP&TO
Charles C. Jacobs, VP&AsstTO

Memphis

COMMERCE UNION BANK
P.O. Box 1503 38101
901/454-8000 Tr$17 Mil
(Affiliate of Nashville)
Mgr: Donald M. Howdeshell, VP&TO
Judy F. Rutherford, TO

COMMERCIAL & INDUSTRIAL BANK OF MEMPHIS
P.O. Box 107 38101
901/529-6160 Tr$10 Mil
Hd: Edwin M. Standefer, Jr., VP&TO
TrOpers: Mabel B. Topper, TO

FIRST TENNESSEE BANK,NatAssn, MEMPHIS
P.O. Box 84 38101
901/523-4530 Tr$1.282 Bil
Hd: E. Kelton Morris, SrVP&Mgr
PersTr: Wayne C. Marsh, VP
SpecAccts: William C. Wilson, VP
CorpTr: Robert Parker, CorpTrAdmMgr
TrInv,ComTrF: William V. Pruett, Advisor
TrOpers,Acctng,Tax: O. Norris Avey, Jr., VP&TO
Nb: John M. Laughlin, VP
EmplBen: C. Douglas Kelso, III, VP

NATIONAL BANK OF COMMERCE
1 Commerce Square 38150
901/523-3205 Tr$420 Mil
Hd: J. Hallam Boyd, Jr., SrVP&SrTO
PersTr: James C. Kennon, 1stVP&TO
CorpTr: Jim Roscoe, VP&TO
TrInv,ComTrF: Myron M. Mall, 1stVP&TO
EmplBen: Dianne Shockley, AsstVP&EmplBenO
TrOpers, Robert Garmon, VP
Nb: Leon Roubion

UNION PLANTERS NATIONAL BANK
P.O. Box 387 38147
901/685-2050 Tr$479 Mil
Hd: J.F. Springfield, ExecVP&TO
PersTr: J.A. Kleiser, SrVP&TO
CorpTr: J.W. Hobart, SrVP&TO
TrInv: C. N. Weibel, SrVP&TO
EmplBen: Mary M. Perry, VP&TO
TrOpers: J.D. Pierce, VP&TO

Morristown

FIRST TENNESSEE BANK
P.O. Box 1699 37814
615/586-8021 Tr$6 Mil
Hd: Alan F. Lee, TO
PersTr,Admin: Suzanne Stamey, TO

HAMILTON BANK OF MORRISTOWN
P.O. Box 1047 37814
615/586-2242 Tr$6.2 Mil
Hd: Ima Ruth McMahan, TO

Murfreesboro

MURFREESBORO BANK & TRUST CO.
P.O. Box 100 37130
615/893-1000 Tr$15 Mil
Hd: David W. Hopper, VP&TO
EmplBen: Kent Coleman, TrAdmO

Nashville

CITIZENS SAVINGS BANK & TRUST
330 Charlotte Ave. 37201
615/256-6193
Hd: Richard A. Lewis, Pres

COMMERCE UNION BANK
1 Commerce Plaza 37219
615/749-3164 Tr$425 Mil
(Affiliates in Chattanooga & Memphis)
Hd: H. Carey Brown, ExecVP
PersTr: M. Kirk Scobey, SrVP&TO
CorpTr: John Krueger, SrVP
TrInv: Blaine Reeve, SrVP
EmplBen: Barbara Richards, VP

FIRST AMERICAN BANK OF NASHVILLE,NatAssn
37237
615/748-2350 Tr$700 Mil
T&IGrpHd: John M. Lee, Jr., ExecVP
PersTrDivHd: Wm. A. Byrn, Jr., SrVP
Corp&EBDivHd: Norman A. Carl, SrVP
InvMgtDivHd: Charles R. Robinson
Opers&AdminDivHd: Wm. L. Midgett, SrVP
Opers: John E. Sparks, VP
Nb-Pers: James M. Bates, VP

THIRD NATIONAL BANK
P.O. Box 76 37202
615/748-4246 Tr$820 Mil
(Affiliate, Bank of Knoxville, in Knoxville)
Hd: Wirt C. McKnight, 1stVP
PersTr,EstSttlmt: Alden Smith, Jr., SrVP&TO
CorpTr: Hugh G. Eldredge, Jr., TO
TrInv: Charles E. Winger, SrVP&TO
EmplBen: Dick Dickerson, VP&TO
TrOpers: Barry S. Good, VP&TO
RE: Campbell Brown, VP&REO
Nb: George Petermon, TO

TRACER inc.

HEIRS LOCATED

W. Carl Johnson
Post Office Box 182 / Madison, Tennessee 37115
(615) 824-2133

Oak Ridge

BANK OF OAK RIDGE
795 Main St. 37830
615/482-4911 Tr/u$1 Mil
Hd: R.E. Aurin, Jr.

Oneida

FIRST TRUST & SAVINGS BANK
P.O. Box 309 37841
615/569-6313 Tr$1 Mil
Hd: Lorene West, TO

Paris

COMMERCIAL BANK & TRUST CO.
P.O. Box 1000 38242
901/642-3341 Tr$1 Mil
Hd: Faye T. Williams, AsstVP&TO

Pulaski

UNION BANK
P.O. Box 247 38478
615/363-6511 Tr$2.5 Mil
Robert C. Smith, Chm,CEO&TO
Donald L. King, Pres&TO
Robert D. Roe, 1stVP&TO

Sevierville

THE BANK OF SEVIERVILLE
Court Ave. 37862
615/453-6121 Tr/u$1 Mil
Hd: Earl W. Hagler, VP&SrTO
PersTr: Michael L. Allen
TrOpers: Diana Sharp, AsstTO

Shelbyville

BEDFORD COUNTY BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Edward Steelman, Pres&TO
PersTr: Judy Crockett, AsstTO & AsstVP

FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$2.5 Mil
Hd: J.H. Caperton, Jr., TO
TrInv: Edw. C. Huffman, SrTO
TrOpers: Lynne S. Farrar, AsstTO

PEOPLES NATIONAL BANK
P.O. Box 680 37160
615/684-8000
Hd: James A. Austin, Chm&CEO
EmplBen: Billy F. Hicks
Jean Landers, AsstTO
John Jarrell, TO

Springfield

FIRST TRUST CO.
P.O. Box 608 37172
615/384-3541 Tr/u$1 Mil
Hd: J.E. Bryant

Sunbright

SUNBRIGHT BANK & TRUST CO.
37872
615/628-2101
Hd: C.E. (Andy) Anderson

Trenton

BANK OF TRENTON & TRUST CO.
P.O. Box 87 38382
901/855-2121
Hd: R.F. Patterson, ChmBd&TO

Tullahoma

AMERICAN CITY BANK
340 West Lincoln St. 37388
615/455-9316 Tr$1 Mil
Hd: George Vibbert, Jr., TO

THE TRADERS NATIONAL BANK
P.O. Box 250 37388
615/455-3426 Tr$1.6 Mil
Hd: C. Phil Copeland, VP
TrOpers: David P. Thomas, VP&Csh
PersTr,CorpTr,TrInv,ComTrF,Nb: Thomas H. Strawn, Jr., Pres

Union City

OLD & THIRD NATIONAL BANK
P.O. Box 370 38261
901/885-2330 Tr$7 Mil
Hd: John H. Pylant, VP&TO

TEXAS

Abilene

CITIZENS NATIONAL BANK
P.O. Box 1251 79604
915/677-4301 Tr$45 Mil
Hd,Nb: Lewis M. Linn, SrVP&TO
TrOpers: Michael Irwin, TOpO
CorpTr,TrInv: Don Swindell, VP&TO
TrAdmin: Gaylon McKelvey, AsstVP&TO

FIRST NATIONAL BANK
P.O. Box 701 79604
915/673-2511 Tr$100 Mil
Hd: Joseph Edwin Canon, SrVP&TO
PersTr: Clarence Herndon, VP&TO
Thomas Martin, VP&TO
TrInv: Rex Cotten, CFA,VP&TO
EmplBen: Michael Kinard, VP&TO
TrOpers: Wanda Richard, AsstTO

FIRST STATE BANK
P.O. Box 3218 79604
915/677-2661
Hd,TrInv: Robert E. Milstead, SrVP&TO
PersTr: Carolyn N. True, AsstVP
ComTrF: Connie F. Moroni, TO
EmplBen: Beverly Pettigrew, VP
TrOpers: Billie Etheredge, AsstVP
Connie Austin, AsstTO
Nb: Allen Lamb, AsstVP

Alice

THE BANK OF SOUTH TEXAS
P.O. Box 571 78332
512/664-0931 Tr$3.2 Mil
TrOpers: Jean Reeves, Sec-TrDept

Alvin

ALVIN STATE BANK
P.O. Box 232 77511
713/331-6411 Tr$4 Mil
Hd: Tom Blakeney, Jr., ExecVP&TO

Amarillo

AMARILLO NATIONAL BANK
P.O. Box 1611 79181
806/378-8330 Tr$185 Mil
Hd: L.R. Hamner, Jr., ExecVP&SrTO
Warren J. Kincaid, SrVP&TO
PersTr,CorpTr: M. J. Trusty, VP&TO
TrInv,ComTrF: Curtis Ballard, VP&TO
EmplBen: Carolyn Posey, VP&TO
Farm,Ranch: Grady Lane, AsstVP,Fm&RchMgr
TrOpers: Douglas Moore, AsstVP&TO

AMERICAN NATIONAL BANK
P.O. Box 231 79105
806/378-3100
Hd,PersTr,Nb: Jairl P. Dowall, ExecVP&TO
TrInv,ComTrF,EmplBen,TrOpers: Herman O. Shirly, VP&TO
Admin: Cynthia Waldrop, TO
Jim Allison, FM

FIRST NATIONAL BANK, Trust Dept.
P.O. Box 1331 79180
806/378-1900
Hd: Kenneth N. Sloan, ExecVP&TO
Nb: Jack E. Little, SrVP&TO
TrInv: Joe Horn, CFA,SrVP&TO
EmplBen: Fred Hancock, VP&TO
CorpTr: Craig Evetts, VP&TO
TrOpers: Roy Ralston, AsstTO&PetroConslt
PersTr: Gary Rider, AsstTO
Joe Kennedy, Farm&RchMgr

TEXAS COMMERCE BANK-AMARILLO
P.O. Box 3370 79106
806/355-9661 Tr$2 Mil
Hd: Dick Harris, Pres,CEO&TO

Arlington

ARLINGTON BANK & TRUST CO.
P.O. Drawer 1564 76010
817/469-3231 Tr$50 Mil
Hd: Robert L. Walsh, SrVP-ChmTrCom
PersTr: Linda J. Kuehl, TrAdmO
CorpTr,EmplBen: Harry L. Bartay, VP&TO

Aspermont

FIRST NATIONAL BANK
P.O. Drawer A 79502
817/989-3505
Hd: Ralph Riddel, Pres&TO

TRUSTWARE
means results in...
TEXAS
XXX-00C
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

TEXAS (Cont'd)

Athens

FIRST STATE BANK
P.O. Box 471 75751
214/675-5165
Hd: Pat H. Neil, Pres

★Austin

AMERICAN NATIONAL BANK
P.O. Box 2266 78780
512/477-6581
Hd: Peterson Foster, SrVP&ExecTO
PersTr: Helen Cochran-Moran, VP&TO
TrInv: Randy Bateman, VP&TO
EmplBen: Fred Hamilton, VP&TO
TrOpers: Einer Juul, VP&TO

AUSTIN NATIONAL BANK
P.O. Box 908 78781
512/397-2588 Tr$270 Mil
Hd: George K. Meriwether, III, SrVP&ExecTO
PersTr: Byron L. Kidd, SrTO
CorpTr: Martin E. Turner, TO
TrInv,ComTrF: Paul Greenwell, TrInvO
EmplBen: Garret Jamison, VP&TO
TrOpers: Martin F. Horan, TOpO

CAPITAL NATIONAL BANK
P.O. Box 550 78767
512/476-6611 Tr$250 Mil
Hd: Jim Hulme, SrVP,SrTO&TrDivMgr
Mike Talley, SrVP,Admin&Opers
PersTr: Mike Vaughan, VP
EmplBen: David Fisher, TO&EmplBenMgr
TrInv: Cliff Strieber
TrOpers: Kathy Beran
Nb: Jimmy Boyle, VP&TO

CITY NATIONAL BANK
P.O. Box 1727 78767
512/476-7171 Tr$242 Mil
Hd: John A. Wolf, ExecVP&TO
Admin: Frank A. Mitchell, SrVP&TO
PersNb: James R. Shelton, SrVP&TO
TrInv: John W. Eccles, CFA,VP&TO
CorpNb: Bill Armer, VP&TO
PersTr: John C. Miller, VP&TO
CorpTr: Jerry D. Shook, VP&TO
TrOpers: Hugh W. Clarke, VP&TOpO
REMgt: Louis T. James, VP&TO

REPUBLICBANK AUSTIN
P.O. Box 1328 78767
512/476-6711
Hd: William J. Hudspeth, Jr., SrVP&TO
CorpTr: Lindsay Oliver Sharpe, VP&TO

Bay City

BAY CITY BANK & TRUST CO.
P.O. Box 471 77414
713/245-5781
Hd: Frank Kruppa, ExecVP
TrOpers: Dale Warn, AsstVP

Baytown

CITIZENS BANK & TRUST CO. OF BAYTOWN
315-319 W. Texas Ave. 77520
713/427-5771 Tr$20 Mil
Hd: William J. Gidley, VP&TO
Bobby Fortinberry, AsstTO
Kyle Shanks, TO

Beaumont

BEAUMONT STATE BANK
P.O. Box 5007 77702
713/838-0201
Hd: John D. Cutrer, VP&TO

FIRST SECURITY BANK OF BEAUMONT,NatAssn
P.O. Box 3391 77704
713/838-9281 Tr$150 Mil
Hd,Nb: David G. Hitt, SrVP&TO
PersTr: Jerry S. Wright, VP&TO
TrInv,ComTrF: Joe Fisher, Jr., VP&TO
EmplBen,TrOpers: Charles F. King, VP&TO
PropMgt: Michael S. Wakefield, AsstVP&TO

TEXAS COMMERCE BANK-BEAUMONT,NatAssn
P.O. Box 2751 77704
713/838-0234 Tr$120 Mil
Hd,Nb: William H. Yoes, SrVP&SrTO
EmplBen: William G. Johnson, SrVP&TO
PersTr,CorpTr,TrInv,ComTrF: Ben S. Woodhead, VP&TO
TrOpers: Nettie Hollyfield, AsstTO

Beeville

COMMERCIAL NATIONAL BANK
P.O. Lock Drawer 400 78102
512/358-3612 Tr$8.5 Mil
Hd: Bob Fairchild, VP&SrTO
A. Ford Sasser, III, VP&AsstTO

Borger

FIRST NATIONAL BANK
P.O. Box 3238 79007
806/274-6361
Hd: Charles E. Cooke, Jr., Pres

PANHANDLE BANK & TRUST CO.
P.O. Box 949 79007
806/274-6461 Tr$25 Mil
Hd,CorpTr: Gary J. Turner
PersTr: Sheri Coleman
EmplBen: Marsha Parker
Nb: Dick Rippy

Brady

THE BRADY NATIONAL BANK
P.O. Box 111 76825
915/597-2104 Tr/u$1 Mil
Hd: John W. Chism, Pres&TO
Lewis A. Jordon, SrVP&TO

THE COMMERCIAL NATIONAL BANK OF BRADY
P.O. Box 591 76825
915/597-2961 Tr/u$1 Mil
Hd: Charles E. Samuelson, VP&TO

Brenham

FIRST NATIONAL BANK
P.O. Drawer 604 77833
713/836-3666
Hd: Elvis F. Jaster, VP&TO
TrOpers: Edwin Hugh Schlenker, Comp&TO

WASHINGTON COUNTY STATE BANK
P.O. Box 1058 77833
713/836-6170
Hd: Douglas R. Borchardt, VP&TO

Brownfield

BROWNFIELD STATE BANK & TRUST CO.
P.O. Box 1112 79316
806/637-7626 Tr$42 Mil
Hd: Donald L. Park, SrVP&TO
Judy Bourn, AsstTO
Ann Pitts, TOpO

FIRST NATIONAL BANK
P.O. Box 1067 79316
806/637-2531 Tr$5 Mil
Hd: Leonard M. Ellington, SrVP&TO
John C. Willis, VP&AsstTO
Peggy Gillespie, AsstTO

Brownsville

FIRST NATIONAL BANK
835 Levee St. 78520
512/546-2421 Tr$42 Mil
Hd,Nb: W.J. Corbett, Jr., SrVP&TO
PersTr,AcctsAdmin: Ray Shaw, VP&TO
TrOpers: Sharon Pittman

TEXAS COMMERCE BANK-BROWNSVILLE
P.O. Box 2179 78520
512/546-2461 Tr$14.8 Mil
Hd: Del S. Perkins, SrVP&TO

Brownwood

CITIZENS NATIONAL BANK
300 Center Ave. 76801
915/643-4545
Hd: John S. Keyes, Pres&CEO

REPUBLIC BANK-BROWNWOOD,NatAssn
P.O. Box 940 76801
915/646-4546
Hd: Deborah Ellis, VP&TO

Bryan

CITY NATIONAL BANK
P.O. Drawer 913 77801
713/779-5402 Tr/o$30 Mil
Hd: James W. Stegall, SrVP&TO
TrOpers: Gerry Chandler, VP&AsstTO

FIRST BANK & TRUST
P.O. Drawer 1033 77801
713/823-8031 Tr$10 Mil
Hd: David L. Dobbs, SrVP&TO

THE FIRST NATIONAL BANK
2807 Texas Drive 77801
713/779-1111 Tr$3.4 Mil
Hd: Patricia Cole, AsstTO

Cameron

CITIZENS NATIONAL BANK
118 S. Houston 76520
817/697-6655 Tr$7 Mil
Hd: William E. Kelm, SrTO
TrAdmin: Mike Zajicek, TO
TrOpers: Ladis Marek, TO

Carthage

FIRST STATE BANK & TRUST CO.
P.O. Drawer 579 75633
214/693-6606
Hd: Milton Payne, Pres&TO
TrOpers: Madeline Hart, AsstTO

Merrill Lynch Institutional Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

SEE PAGE 119 FOR DETAILS

Childress

FIRST NATIONAL BANK
P.O. Box 1090 79201
817/937-3611
Hd: S.W. Carmack, Pres
Albert Helm, VP

Cisco

FIRST NATIONAL BANK
P.O. Box 1220 76437
817/442-2211 Tr$3.5 Mil
Hd: Lloyd L. Landon, VP&TO

Clarendon

FARMERS STATE BANK & TRUST CO.
P.O. Box 947 79226
806/874-3556 Tr$1 Mil
Hd: E.O. Simmons, TO
PersTr: Joe T. Lovell, AsstTO
TrInv: Bronnie McNabb, Jr.

Coleman

COLEMAN BANK
P.O. Box 940 76834
915/625-5051
Hd: Mack Sampson, Pres&TO
Retamay Gaines, AsstVP&AsstTO

College Station

REPUBLICBANK A&M
P.O. Box 2860 77840
713/846-5721 Tr$3.5 Mil
Hd: B. L. Arrington, Jr., VP&TO

Copperas Cove

COVE STATE BANK
408 South Main St. 76522
817/547-7521
Hd: Carroll N. Sullivan, Jr.

Corpus Christi

CITIZENS STATE BANK
P.O. Box 4007 78408
512/888-7951 Tr$80 Mil
Hd: Donald L. Zimmerman, SrVP&SrTO
TrOpers: Lois R. Gilliam, VP&TO

CORPUS CHRISTI BANK & TRUST
P.O. Box 4666 78408
512/884-3051
Hd: Roger L. Garrison, SrVP&SrTO
PersTr: Day Manley, VP&TO
TrInv,ComTrF,CorpTr: Joseph Smejkal, VP&TO
EmplBen: David S. Brannon, VP&TO
TrOpers: Carolyn Pulec, TOpO

CORPUS CHRISTI NATIONAL BANK
P.O. Box 900 78403
512/881-6810 Tr$325 Mil
Hd,Nb: Walter R. Young, VChmBd&ChmTrComm
RE,PersTr: Hubert J. Boykin, VP&TO
Farms&Rch: Allan Jamison, VP&TO
Est: Roger Powell, VP&TO
PersTr: Buford Boykin, VP&TO
CorpTr: Gwen O'Brien, VP&TO
TrInv,ComTrF: Jerry Rumley, VP&TrInvO
EmplBen: Edward Reis, AsstVP&TO
TrOpers: James McCown, VP&TOpO

THE INTERNATIONAL BANK
3649 Leopard St. 78408
512/888-4451
Hd: William R. Anderson, Jr., TO
TrInv: Gene R. Schade, ExecVP
TrOpers: Edwina Campbell, Csh

PARKDALE BANK
P.O. 6409 78411
Tr$7 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
CorpTr: Virginia Thompson, TrAdm

TEXAS COMMERCE BANK-CORPUS CHRISTI
P.O. Drawer 749 78403
512/883-3621 Tr$80 Mil
Hd: Neal Powers, III, SrVP&SrTO
PersTr: Carley Ivy, VP&TO
PersTr,CorpTr: Bob Evans, VP&TO
TrOpers: Mrs. Lola Westmoreland, TOpO

Corsicana

FIRST NATIONAL BANK
P.O. Box 613 75110
214/874-4711 Tr$100 Mil
Hd: Gary D. Brown, ExecVP&TO
PersTr: Floy Smith, VP&TO
RE,Minerals: Walter Holmes, SrVP&TO
EmplBen: B.L. Sanders, III, VP&TO
ComTrF: Peggy Flynn, AsstCsh&AsstTO
CorpTr: Pat Carver, VP&TO

THE STATE NATIONAL BANK
101 North Beaton St. 75110
214/874-5661
Hd: Chester O. Sprinkle, Pres&TO

Dallas

CULLEN/FROST BANK OF DALLAS,NatAssn
P.O. Box 1649 75221
214/742-2001 Tr$40 Mil
Hd: Richard W. Phillips, SrVP&TO
PersTr: B. J. Burris, VP&TO
TrOpers: William L. Umbarger

FIRST CITY BANK OF DALLAS
One Main Place 75250
214/655-8335 Tr$370 Mil
Hd: Herb Paul, SrVP&SrTO
PersTr: Maurice Peeples, VP&TO
CorpTr: Lee Fisher, AsstVP&TO
TrInv,ComTrF: Perry Rushing, VP&SrTrInvO
EmplBen: Douglass Womack, VP&TO
TrOpers: Jim Lummus, AsstVP&TO
Nb: David Sharp, VP&TO

FIRST CITY BANK-EAST DALLAS
P.O. Box 28188 75228
214/328-9811
Hd: J.H. Brokaw, Pres

FIRST NATIONAL BANK IN DALLAS
P.O. Box 83773 75283
214/744-7382 Tr$4 Bil
Hd: W. Gordon Hobgood, Jr., ExecVP
PersTr: Thomas D. Hogan, SrVP
CorpTr: J. Ralph Ewing, VP
TrInv: Theodore C. Newell,
Pres&CEO,1stInt'lInvMgmt
ComTrF,TrOpers: Karl J. Lombar, SrVP
EmplBen,Nb: Lawrence H. Budner, SrVP&SrTO
Ppty Mgmt: Myron W. Manker, SrVP

LAKEWOOD BANK & TRUST CO.
P.O. Box 140000 75214
214/823-9924 Tr$114 Mil
Hd: Paul Roehr, Jr., SrVP
Admin: David R. Crocker, SrVP
PersTr,Est: Terrie Denson, TO
CorpTr: Randy Farrow, AsstTO
TrInv: John Bryan, VP
TrOpers: Charles Holmes, VP
Keough,IRA: Twylla Maddux, AsstTO
Keough,IRA: Rey Olivas, AsstVP

MERCANTILE NATIONAL BANK
P.O. Box 225415 75265
214/698-6000 Tr$1.7 Bil
Hd: James M. Spellings, VChm&ExecTO
CorpTr,TrOpers: Eugene E. Weber, SrVP&TO
PersSvcs: David H. Jones, SrVP&TO
TrInv: John D. McStay, SrVP&TO
Legal&Rgltry: Thomas P. Jones, SrVP&TO
RE-(Mercantile Realty Services Corp):
Arch K. Jacobson, CEO&Pres

MERCHANT NATIONAL BANK
Funds Mgmt. Division
P.O. Box 225415 75265
Hd: Mike Wall

NATIONAL BANK OF COMMERCE OF DALLAS
P.O. Box 2249 75250
214/658-6367 Tr$160 Mil
Hd,ComTrF,TrInv: J. J. Bennett, SrVP&SrIO
PersTr: Donald G. Williamson, VP&TO
CorpTr,TrOpers: James E. Lowman, VP&TO
EmplBen: Marvin J. Jaynes, SrVP&SrTO
Nb: John H. Depew, VP&TO

NORTH DALLAS BANK & TRUST CO.
P.O. Box 30037 75230
214/387-1300 Tr$20 Mil
Hd: William E. Olsen, VP&TrMgr
TrOpers: Aline Piper, TOpO

PRESTON STATE BANK
P.O. Box 12000 75225
214/363-1511 Tr$75 Mil
Hd: Robert W. Winn, SrVP&TO
PersTr,Nb: Robert W. Blount, VP&TO
TrInv: Scott Flower, TrInvO
CorpTr,ComTrF,TrOpers: Jas. F. Nelson, Jr.,
To&OpersMgr
EmplBen: Mrs. Wanda Green, AsstTO

REPUBLICBANK-GREENVILLE AVE.
7515 Greenville Ave. 75231
214/369-8400 Tr$10 Mil
Hd: John D. Alstadt, VP&TO

REPUBLICBANK-OAK CLIFF
P.O. Box 4068 75208
214/948-2282 Tr$45 Mil
Hd: William G. Duff, SrVP&ExecTO
PersTr,ComTrF,Nb: Lynn K. Benton, AsstVP&TO
TrOpers: Carolyn Gouge, AsstTO

REPUBLICBANK OF DALLAS
P.O. Box 241 75221
214/653-5833 Tr$3.7 Bil
Hd: J. Donald Squibb, Jr., ExecVP&ChmTO
PersTr: James P. Bevans, SrVP&TO
TrInv: H. Edward Anderson, SrVP&TO
CorpTr: Frank LaBarba, VP&TO
ComTrF: William F. Moyer, VP&TO
EmplBen: W. Humphrey Bogart, SrVP&TO
TrOpers: Roy R. Grenwelge, VP&TO
Nb-Pers: John J. Patterson, VP&TO
Nb-Corp: David J. Pittman, VP&TO

Trust and Investment Department
RepublicBank Dallas
P. O. Box 241 • Dallas, Texas 75221 • (214) 653-5833
REPUBLIC
OF TEXAS

TEXAS (Cont'd)

Dallas (Cont'd)

TEXAS AMERICAN BANK
P.O. Box 35207 75235
214/353-8272 Tr$84.3 Mil
Hd: Howard M. Thurman, SrVP&ExecTO
EmplBen: Paula A. How, VP&TO
CorpTr: Sam A. Sellers, SrVP&TO

Dawson

FIRST BANK & TRUST COMPANY
P.O. Box 158 76639
Hd: C.M. Newton, Jr., Pres&TO
Walker A. Lea, III, VP&AsstTO

Del Rio

DEL RIO NATIONAL BANK
P.O. Box N 78840
512/775-7541
Hd: James F. Fagan, VP&TO

Denison

CITIZENS NATIONAL BANK
P.O. Box 341 75020
214/465-3030 Tr$30 Mil
Hd: Philip McKinzie, ExecVP&TO
STATE NATIONAL BANK
300 W. Main St. 75020
214/465-2131 Tr$14.5 Mil
Hd: Jack G. Berry, ChmBd
Joe E. Roewe, SrVP&TO

Denton

FIRST STATE BANK OF DENTON
P.O. Box 100 76201
817/382-5421 Tr$16 Mil
Hd: Bob Woodin, VP&TO
Admin: Betty Barron, AsstTO
USBANK
P.O. Box 2226 76201
817/382-6701
Hd: D.E. Wright, Pres&TO

Denver City

YOAKUM COUNTY STATE BANK
P.O. Box 1150 79323
806/592-2181 Tr$1 Mil
Hd: Ronald S. Simpson, Pres&TO
EmplBen: Robert Nichols

Dickinson

CITIZENS STATE BANK
P.O. Drawer A 77539
713/337-3565 Tr$2 Mil
Hd: R.D. Holcomb, Pres&TO
Robbye R. Waldron, VP&TO

Dumas

FIRST STATE BANK
202 East 7th St. 79029
806/935-7131
Hd: Weston Futrell

El Campo

FIRST NATIONAL BANK
P.O. Box 470 77437
713/543-3349
Hd: T.E. Melcher, Jr., Pres&TO

El Paso

AMERICAN BANK OF COMMERCE
P.O. Box 9697 79987
915/544-1420 Tr$10 Mil
TrOpers: Laura Saunders
Agueda Espinoza, AssocTO
EL PASO NATIONAL BANK
P.O. Drawer 140 79912
915/544-1144 Tr$150 Mil
Hd: Joe R. Ayres, ExecVP
PersTr: William C. Geyer, VP&TO
TrInv: Richard A. Dorn, VP&TO
EmplBen: Kay Headhenshaw, EBO
TrOpers: Stan Barnes, TOpO
Nb: Charles Brown, VP&TO
RE,Oil,Gas&Min: John Abernathy, VP&TO
FIRST CITY NATIONAL BANK OF EL PASO
P.O. Box 1572 79948
915/545-5584 Tr/u$50 Mil
Hd: B.A. Frederick, SrVP&TO
TrAdmin: Charles ElBjorn, AsstVP&TO
TrOpers: Linda Rodgers, Mgr
STATE NATIONAL BANK
One State National Plaza 79901
915/546-4363 Tr$350 Mil
Hd: Edward A. Yopp, SrVP&ExecTO
PersTr: Allan W. Mills, VP&TO
EmplBen: Doris A. Ryan, VP&TO
TrInv,ComTrF: Robert E. Dymsza, VP&TO
CorpTr: Grant G. Caldwell, VP&TO
TrOpers: Hector R. Gonzalez, VP&TO
Nb: Tomi Rystad, TrMktgO
RE,Farm&Rnch: Eugene Roth, VP&TO

Eldorado

FIRST NATIONAL BANK
P.O. Drawer 737 76936
915/853-2535
Hd: Jo Ed Hill, Pres&TO

Electra

ELECTRA STATE BANK & TRUST CO.
P.O. Box 1229 76360
817/495-2151 Tr/u$1 Mil
Hd: Jack E. Hollis, Pres&TO

Fort Stockton

FIRST NATIONAL BANK
P.O. Box 1329 79735
915/336-8541 Tr/o$1 Mil
Hd: W.L. Card, Pres&TO
Bennie Blackwell, AsstTO&Csh
PECOS COUNTY STATE BANK
P.O. Box 1527 79735
915/336-3331
Hd: Harlan Lambert, Pres

Fort Worth

BANK OF COMMERCE
P.O. Box 17089 76102
817/332-3261 Tr$38 Mil
Hd: Joe C. Benson, VP&TO
CONTINENTAL NATIONAL BANK
P.O. Box 910 76101
817/334-9422 Tr$250 Mil
Hd: Edward E. Stocker, ExecVP&SrTO
PersTr: W.F. Bowie, SrVP&TO
CorpTr,EmplBen: Kenneth W. Ward, VP&TO
TrInv: Frank G. Ganucheau, VP&TrInvO
TrOpers: Robert S. Patterson, SrVP&TO
Nb: David A. Lee, TDO
FIRST NATIONAL BANK
P.O. Box 2260 76113
817/390-6901 Tr$2.7 Bil
Hd: Jerry D. Minton, ExecVP
PersTr: B.J. Crow, SrVP&TO
CorpTr: John C. Stohimann, VP&TO
TrInv: Don Jancosek, CFA,VP&TO
EmplBen: Andrew J. Lanford, VP&TO
TrOpers: Thomas H. Grantham, VP&TO
Nb: William P. Cranz, Jr., VP&TO
THE FORT WORTH NATIONAL BANK
P.O. Box 2050 76101
817/338-8011 Tr$2.3 Bil
Hd: Bruce Petty, ExecVP&TO
TrOpers: D. Eugene Carroll, VP&TO
PersTr: Robert Lansford, VP&TO
CorpSvcs: John Rupley, VP&TO
TrInv,ComTrF: Harold M. Achziger
EmplBen: Robert Turner, VP&TO
PropMgt: Joe T. Lenamon, VP&TO
Nb: Gary C. Nelson, VP&TO
Farm&Rnch: Gene L. Dunbar, VP&TO
Minerals: Donald E. Howard, VP&TO
RE: Ethan S. Allen, VP&TO
REPUBLICBANK RIDGLEA
P.O. Box 9170 76107
817/737-3111 Tr$7 Mil
Hd: Frank C. Wilson, Pres&TO
PersTr: Rod Hailey, VP&TO
TEXAS COMMERCE BANK-FT. WORTH
P.O. Box 1290 76101
817/336-9661 Tr$75.4 Mil
Hd,TrInv,Nb: Albert V. O'Neal, SrVP&TO
EmplBen,TrOpers: Mrs. Doris Smith, TO
Karlene Ryon, TO
Sarah Coppinger, TO

Fredericksburg

FREDERICKSBURG NATIONAL BANK
155 E. Main St. 78624
512/997-2166 Tr/u$2 Mil
Hd: Perry M. Woerner, VP&TO
Weldon Itz, AsstTO

Special skills and experience to manage stocks, bonds, oil, cattle and real estate.

Asset management unique to our part of Texas and the Southwest.

FORT WORTH
NATIONAL
BANK
TRUST DIVISION
MEMBER TEXAS AMERICAN BANCSHARES INC.
500 Throckmorton Street • Fort Worth, Texas 76101 • 817/338-8443

Galveston

FIRST HUTCHINGS-SEALY NATIONAL BANK
P.O. Box 1500 77553
713/763-6561 Tr$170 Mil
Hd: Michael C. Doherty, SrVP&SrTO
PersTr: S. Greg Davis, VP&TO
TrInv: Charles Baer, TrInvO
EmplBen: Samuel Whichard, TO
TrOpers: Gary Aymes, AsstTO

MOODY NATIONAL BANK OF GALVESTON
P.O. Box 1139 77553
713/765-5561
Hd,PersTr,Nb: Elmo J. Henske, SrVP&TO
W. Mac Inerney, VP&TO
PersTr: Michael G. Barrow, AsstVP&TO

UNITED STATES NATIONAL BANK
P.O. Box 179 77553
713/763-1151 Tr$108 Mil
Hd: L.O. Kauffman, ExecVP&ExecTO
CorpTr: Dorothy J. Baker, AsstTO
EmplBen,Nb: Freddie B. Miller, SrVP&SrTO
TrOpers: Katherine Konkel, TO

Garland

REPUBLICBANK GARLAND
P.O. Box 401228 75040
214/494-1414 Tr$23 Mil
Hd: David J. Fisher, SrVP&TO
PersTr: Roland L. Gerth, Jr., VP&TO
TrInv: George Cason, AsstVP&TO
EstAdmin: Ginger Cheshier, AsstVP&TO

Gonzales

GONZALES BANK
504 St. Louis St. 78629
512/672-7551
Hd: Kenneth Schauer, VP&TO

Graham

FIRST NATIONAL BANK
623 Elm St. 76046
817/549-2040 Tr/u$1 Mil
Hd: James W. Smith, ExecVP,TO&Csh
TrOpers: Betty Hanna

GRAHAM NATIONAL BANK
P.O. Box 450 76046
817/549-3434 Tr$5 Mil
Hd: Rogers Nanny

Greenville

CITIZENS NATIONAL BANK
2600 Wesley St. 75401
214/455-0990 Tr/u$1 Mil
Hd: J.L. Huffines, Jr., ChmBd
Charles Roberts, VP&TO

FIRST GREENVILLE NATIONAL BANK
P.O. Box 1044 75401
214/455-2530 Tr$1 Mil
Hd: James F. Taggart, Pres

Gruver

GRUVER STATE BANK
Fourth & Main Sts. 79040
806/733-5061 Tr$1 Mil
Hd: Kenneth Irwin, Pres&TO

Harlingen

FIRST NATIONAL BANK
P.O. Box 471 78550
512/423-4530 Tr$35 Mil
Hd: Douglas H. Miller, SrVP&TO
PersTr: Richard E. Butler, VP&TO
CorpTr,TrOpers: Thelma Rusland, TO
EmplBen: Gary Chesnutt, TO

HARLINGEN NATIONAL BANK
P.O. Box 871 78551
512/423-6420
Hd,PersTr: J.E. Tarr, VP,SrTO&Csh

Henderson

CITIZENS NATIONAL BANK
P.O. Box 1009 75652
214/657-8521 Tr$14.5 Mil
Hd: Kyle Freeman, VP&TO
TrOpers: Alfred Wylie, SrVP

Hereford

FIRST NATIONAL BANK
P.O. Box 593 79045
806/364-2435 Tr/o$3 Mil
Hd: Jack Wilcox, VP&TO

Hondo

HONDO NATIONAL BANK
P.O. Box 340 78861
512/426-3355
Hd: William F. Wallace, Jr.
Henry M. Finger, VP&TO
Roy H. Poe, AsstVP&TO

Houston

ALLIED BANK OF TEXAS
P.O. Box 4441 77210
713/224-6611 Tr$296 Mil
Hd: Joe M. Bennatte, SrVP&SrTO
PersTr: Don Debenport, VP&TO
CorpTr: Margaret Moore, CorpTO
TrInv: William R. Taylor, VP&TrInvO
EmplBen: Ferne Lake, VP&TO
TrOpers: John Garnett, TO
Nb: Richard Mohle, VP&TO

BANK OF ALMEDA
P.O. Box 45569 77045
713/433-5623 Tr/u$1 Mil
Hd: Lawrence Landry, ExecVP

BANK OF THE SOUTHWEST,NatAssn
P.O. Box 2629 77001
713/751-6100 Tr$850 Mil
Hd: John T. Cooney, ExecVP&SrTO
PersTr: R. Sells Neuhaus, SrVP&TO
CorpTr: J. Chris Matthews, VP&TO
TrInv: Hilton Hemphill, SrVP&TO
ComTrF: Cyrus A. Reeder, TrInvO
EmplBen: Carl W. Pitschmann, VP&TO
TrOpers: Glen Pagel, VP&TO
Nb: Scott B. Badger, VP&TO
Est: David B. Boone VP&TO

CAPITAL BANK,NatAssn
P.O. Box 3285 77001
713/651-1100 Tr$120 Mil
Hd: Kenneth L. Clayton, SrVP&TO
PersTr: Lenox Ligon
CorpTr,EmplBen: Lynne Arnold
TrInv: M. E. Norman, JrConslt
TrOpers: Ann Johnson
Nb: Jack Sorck, Conslt

CULLEN CENTER BANK & TRUST
P.O. Box 1315 77001
713/652-7600 Tr$200 Mil
Hd: Dahl Marshall, ExecVP&ChmTrComm
PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, SrTO
TrInv: Vance M. Arnold, SrVP&IO
TrOpers: Peggy Kutac, VP&TOpO
ComTrF: Robert B. McAsham, III, VP&IO
Nb: Michael L. Daugherty, SrVP&TO

EAGLE MANAGEMENT & TRUST CO.
2001 Kirby Dr., Ste. 1206 77019
713/526-8401 Tr$1 Bil
TrOpers: Monroe Luther, Pres
Nb: Homer L. Luther, Jr., Chm

BILL NEBE SELLS ONLY GOOD
ADVICE — DESIGN — TRAINING
ON
- TRUST SYSTEMS
- TRUST PROCEDURES
- TRUST OPERATIONS

No Software or Hardware

Nebe & Associates
12800 Briar Forest #63
Houston, Texas 77077

Call Bill Nebe for an independent view - (713) 493-2326

IMPERIAL OIL COMPANY OF CALIFORNIA
OUR 82ND YEAR

* * *

WE BUY –
- Producing and non-producing oil, gas and coal royalties (from $1 per month to $20,000 per month).
- Working Interests
- Net Profits Interests
- Mining Claims
- Overriding Royalties
- Stock in Royalty Companies
- Stock in Closely Held Companies
- Oil Participation Partnerships
- Undivided Interest in Real Estate

* * *

IMPERIAL OIL COMPANY OF CALIFORNIA
P.O. BOX 789 HOUSTON, TEXAS 77001
TELEPHONE: (713) 223-1136

TEXAS (Cont'd)

Houston (Cont'd)

FANNIN BANK
P.O. Box 20008 77025
713/790-1000 Tr$100 Mil
Hd: Joe M. Bailey, EXecVP
Mgr,EmplBen,TrInv,TrOpers,CorpTr:
Richard S. Cardner, VP&SrTO
EmplBen: Gabe S. Cunningham, AsstVP&TO
TrInv: Traci Baldwin, IO
TrOpers: Frances Slott, AsstVP&TOpO
Mgr,PersTr: Peter E. Fisher, VP&TO
PersTr: Linda S. Brown, TO

FIRST CITY NATIONAL BANK
P.O. Box 809 77001
713/658-6867 Tr$2.9 Bil
Hd: B.G. Montgomery, ExecVP
PersTr: Dee Mifflin, SrVP&TO
CorpTr: George W. Grosz, SrVP&TO
TrInv: Richard T. O'Rourke, SrVP&TO
ComTrF: Samuel A. Dodson, VP
EmplBen: R. Steve Taylor, VP&TO
TrOpers: Bill Thomas, VP&TO
Nb: Larry Zook, VP&TO

FIRST INTERNATIONAL BANK IN HOUSTON,NatAssn
P.O. Box 2555 77001
713/652-6515 Tr$1.7 Bil
Hd: Britt D. Davis, ExecVP&SrTO
PersTr: Mark B. Ferris, SrVP
CorpTr,EmplBen: Karen J. Cole, SrVP
TrInv: Roger Bell, VP
ComTrF,TrOpers: John H. Leger, VP&TO
Nb: H. Bradbury Foster, VP

KANALY TRUST CO.
4550 Post Oak Place 77027
713/626-9483 Tr$100 Mil
Hd: E. Deane Kanaly, Pres
PersTr: Judy Bozeman
CorpTr: Gary Wood
TrInv: Jeff Kanaly
EmplBen,TrOpers: John Gasson
FinCoun: Steve Kanaly
Est: John L. Cook

REPUBLICBANK HOUSTON
1010 Milam St. 77002
713/757-6558 Tr$1.2 Bil
Hd: Richard S. White, Jr., ExecVP
PersTr: A. Schlick Boettcher, SrVP&TO
CorpTr: John L. Howard, SrVP&TO
TrInv: Asa L. Blankenship, SrVP&TO
EmplBen: Paul F. Brown, SrVP&TO
TrOpers: T. M. Kyser, VP&TO
Nb: David Sone, SrVP&TO

RIVER OAKS BANK & TRUST CO.
2001 Kirby Drive 77019
713/526-2211 Tr$215 Mil
Hd,PersTr: James F. Hurley, ExecVP-TrDiv&TO
CorpTr,EmplBen: Ken G. Altvater, VP&TO
TrInv: Eugene A. Schwinger, ExecVP
ComTrF: James A. Jackson, VP
TrOpers: Thomas J. Radigan, Jr., VP&TO
Nb: Jack N. Dalton, SrVP&TO

SOUTHERN NATIONAL BANK OF HOUSTON
P.O. Box 2529 77001
713/759-2960 Tr$200 Mil
Hd: Robert J. Sweeney, SrVP&SrTO
PersTr: Mark P. Day, VP&TO
CorpTr: Donald M. Eplen, AsstVP&TO
EmplBen: Steven A. Strunk, VP&TO
TrOpers: Michael W. Weathers, VP&TO

TEXAS COMMERCE BANK,NatAssn
P.O. Box 2558 77001
713/236-4434 Tr$2.5 Bil
Hd: William H. Davis, ExecVP&ExecTO
PersTr: William A. Swank, SrVP&TO
EmplBen: John Kesner, SrVP&TO
CorpTr,TrOpers: Richard L. Melton, SrVP&TO

Huntsville

HUNTSVILLE NATIONAL BANK
73340
713/295-3701 Tr$1.5 Mil
Hd: T. W. Keeland, ChmBd&Pres
TrInv: Lester H. Atkinson, SrVP&TO
TrOpers: Ginger Allen, AsstTO

Irving

TEXAS COMMERCE BANK-IRVING
P.O. Box 1285 75060
214/254-8121 Tr$10 Mil
Hd,TrInv,Nb: Daniel W. Klein, SrVP&Mgr
Admin,TrOpers: Janice Bruner, VP&TO

Kerrville

CHAS. SCHREINER BANK
P.O. Box 1030 78028
512/896-3111 Tr$25 Mil
Hd,TrInv,Nb: Jim W. Westbrook, VP&TO
PersTr,CorpTr,EmplBen: Randle R. Williams, VP&TO
TrOpers,ComTrF: Wes Dorman, AsstTO

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy.
P.O. Box 1308 78028
512/896-2424 Tr$8 Mil
Hd: Kittredge Werlein, VP&TO

La Grange

THE FIRST NATIONAL BANK
141 West Colorado St. 78945
713/968-3136 Tr/u$1 Mil
Hd: Leon Rosenberg, Pres

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$7.6 Mil
Hd: Dallas W. Woods, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
TrOpers,PersTr,CorpTr,TrInv,ComTrF,EmplBen:
John J. Hegi, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
1215 San Bernardo Ave. 78040
512/722-7611 Tr$772 Thous
Hd: Manuel R. Gonzalez, VP

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$50 Mil
Hd: Richard N. Hansen, SrVP
A. B. Barrera, SrVP&TO
John T. Pearson, SrVP
Joaquin Romero, Jr., VP&TO
TrOpers: Norma Machado, TOpO

UNION NATIONAL BANK
P.O. Box 699 78040
512/724-8081 Tr$3 Mil
Hd: J. Clayton Baum

League City

LEAGUE CITY BANK & TRUST
305 Main St. 77537
713/332-1541 Tr$1 Mil
Hd: Robbye R. Waldron, VP&TO
TrOpers: N. Ed Divers

Levelland

FIRST NATIONAL BANK
P.O. Drawer F 79336
806/894-3101 Tr$8.5 Mil
Hd: Bob Veretto, VP&TO

LEVELLAND STATE BANK
P.O. Drawer L 79336
806/894-6111 Tr$2 Mil
Hd: Raymond D. Thornton, SrVP&TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 752 77575
713/366-6471 Tr/u$1 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

EAST TEXAS BANK & TRUST CO.
P.O. Box 5818 75604
214/759-2701 Tr$4 Mil
Hd: Emory D. Mahan, Pres&TO
TrOpers: Melvin K. Jordan
Amelia Coggburn, AsstTO

FIRST NATIONAL BANK
P.O. Box 2432 75601
214/753-2622 Tr$20 Mil
Hd: W.R. Blackwell, SrVP&TO

LONGVIEW BANK & TRUST CO.
P.O. Box 3188 75606
214/753-7681 Tr/u$1 Mil
Hd: Wayne McFaul, VP

TRUST MANAGEMENT OPPORTUNITIES

Our firm, the leading banking placement firm in Texas, has clients throughout the Sunbelt who need experienced Trust Executives to step into significant management roles. Several of our current needs are listed below:

Trust Division Manager Mid $40's
Estate Planning Manager High $30's
Personal Trust Mid $40's
Employee Benefits Low $40's
Trust Operations Manager $50's

All fees paid by client bank. For additional information call or write:713/661-2256

T. Don Clark
PERSONNEL SERVICES
3400 BISSONNET, SUITE 270, HOUSTON, TEXAS 77005

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$25 Mil
Hd: E.H. Elliott, VP&TO
PersTr: John Cammack, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Wade Wilson, AsstVP
FIRST NATIONAL BANK
P.O. Box 1241 79408
806/765-8861 Tr$89 Mil
Hd: Joe Dale Bryan, SrVP&TO
PersTr: Steve Exter, AsstVP&TO
Stuart Robertson, TO
Karen Carnohan, AsstTO
TrInv: Bonnie Brannan, TrInvAsst
EmplBen: Wanda Maimbourg, AsstTO&AsstCsh
ComTrF,TrOpers: Jim Morton, TOpO
LUBBOCK NATIONAL BANK
P.O. Box 1469 79408
806/762-8800 Tr$79 Mil
Hd,TrInv: Harry A. Knight, SrVP&TO
PersTr: James R. Garrison
Joyce Cozzens
EmplBen,TrOpers: Carole Lyons
TEXAS COMMERCE BANK,NatAssn
P.O. Box 841 79408
806/763-3471 Tr$25 Mil
Hd: John F. Elliott, SrVP&TO
PersTr: Jeanelle Ward, VP&TO
TrOpers: Cynthia Easley, TOpO

Lufkin

LUFKIN NATIONAL BANK
P.O. Drawer 789 75901
713/632-4411 Tr$40 Mil
Hd: M.F. Zeagler, SrVP&TO
TrOpers: Tommy Rainey, VP&TO
REPUBLICBANK LUFKIN
P.O. Drawer 10 75901
713/639-2141 Tr$45 Mil
Hd,PersTr: Karl E. Lemke, SrVP&TO
EmplBen: Lindon L. Baker
TrOpers: Mary Ann Langford

Mansfield

MANSFIELD STATE BANK
P.O. Box 619 76063
817/473-9311
Hd: Danny Swafford, ChmBd

Marshall

MARSHALL NATIONAL BANK
101 E. Austin St. 75670
214/938-7781 Tr$25 Mil
Hd: Jonathan A. Moore, SrVP&ExecTO
PersTr: T. R. Jackson, VP&SrTO
TrInv: C. C. Brassell, Jr., VP
TrOpers: Ada Watson, TOpO

McAllen

McALLEN STATE BANK
P.O. Box 1300 78501
512/686-1733 Tr$42 Mil
Hd: Robert G. Williams, SrVP&TO
CorpTr,EmplBen,Nb: W. Kelly Lange, AsstTO
ComTrF,PersTr: Mary L. Henry, AdmO
TrOpers: Marijean Terry, AsstTO
TEXAS COMMERCE BANK-McALLEN,NatAssn
P.O. Box 1000 78501
512/682-2401 Tr$28 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: Bryan Baldridge, SrVP&SrTO
PersTr,ComTrF,TrOpers,Nb: Nita Calvert, AsstVP&TO
PersTr,Bd: Ron Miller, AsstTO
PersTr,EmplBen: Cecilia Johnson, AsstTO

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr$2.4 Mil
Hd: William Zacharias, Chm&TO
Gordon Gardner, Pres&TO

McKinney

COLLIN COUNTY NATIONAL BANK OF McKINNEY
P.O. Box 430 75069
214/542-1261 Tr$5 Mil
Hd,PersTr,TrInv,TrOpers,Nb: J.L. Bradshaw, ExecVP&TO
TrOper: R.W. Winders, SrVP&TO

Midland

COMMERCIAL BANK & TRUST CO.
P.O. 3118 79702
915/683-5281 Tr$25 Mil
Hd: Thomas M. Bruner, SrVP&TO
TrOpers: Richard E. Dunnan, AsstCsh&TOpO
FIRST NATIONAL BANK
P.O. Box 270 79702
915/685-2000 Tr$361 Mil
Hd: Bill J. Hill, SrVP&TO
PersTr: John A. Bates, VP&AdmMgr
CorpTr: Diane Newland, VP&TO
TrInv,ComTrF: Bill Brown, VP&TrInvO
TrRE: Windel Gibson, VP&TO
TrOpers: Larry Wofford, VP&TOMgr
MIDLAND NATIONAL BANK
P.O. Box 2097 79701
915/685-5300 Tr$115 Mil
Hd,Nb: J. K. Jones, SrVP&TO
TrInv,ComTrF: D. Wayne Esslinger, VP&TrInvO
EmplBen: Jeff Scribner, TO
PersT&E: Jack Nichols, VP&TO
TrOpers: Dan Sellers, VP&TO
RE: Don L. Parks, VP&TO
Oil&Gas: Will Hall, VP&TO

Mount Pleasant

FIRST NATIONAL BANK
P.O. Box 71 75455
214/572-9811 Tr$3 Mil
Hd: Charles L. Black, SrVP&TO
TrInv,EmplBen,TrOpers,Nb: John G. Talbert, VP&TO
TrOpers: Margaret Spann, TO
GUARANTY BOND STATE BANK
P.O. Box 1158 75455
214/572-8791 Tr$.5 Mil
Hd: Bill G. Jones, ChmTrComm
PersTr,CorpTr,TrInv,Nb: Janice Crane, ExecVP
EmplBen,TrOpers: Harry Sivess, AsstTO

Muleshoe

MULESHOE STATE BANK
P.O. Box K 79347
806/272-4561
Hd: Jimmie Crawford, SrVP&TO

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75961
713/569-8251 Tr$7.5 Mil
Hd: T.E. Choate, Pres&TO
Thos. W. Baker, Chm&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Michael C. Haas, TOpO
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: Jackie Prince, VP&TO
FREDONIA STATE BANK
P.O. Box 887 75961
713/564-6191 Tr/u$1 Mil
Hd: A.L. Mangham, Jr.
STONE FORT NATIONAL BANK
P.O. Drawer 988 75961
713/564-4624 Tr$3 Mil
Hd: Thos. T. Williams, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Jack E. Hargis, VP&AsstTO
Dorothy G. Palmer, AsstVP&AsstTO

Navasota

FIRST NATIONAL BANK
P.O. Drawer 551 77868
713/825-6401
Hd: Benton Dedmon

New Braunfels

FIRST NATIONAL BANK
P.O. Box 251 78130
512/625-7541 Tr$4.5 Mil
Hd: R. Al Leach, VP&TO

Odessa

AMERICAN BANK
P.O. Box 4797 79760
915/337-5261 Tr$45 Mil
Hd: LaDoyce Lambert, SrVP&SrTO
EmplBen: Jean Dwyer, TO
TrOpers: Helen Jo Stubblefield
FIRST NATIONAL BANK
700 N. Grant 79760
915/332-7311 Tr$70 Mil
Hd,CorpTr,TrInv,Nb: Michael J. Tandy, SrVP&SrTO
PersTr: Joe Nance, AsstVP
Carolyn Stockton, AsstVP
EmplBen: Lynne Shannon, AsstVP
TrOpers: Oscar Juarez, DirTrOpers
NATIONAL BANK OF ODESSA
1330 E. 8th
P.O. Box 634 79760
915/332-0141 Tr$24 Mil
Hd,PersTr,TrInv,Nb: Dan Thompson, VP&TO
TrOpers,EmplBen: Joan C. Johnson, TO
STATE NATIONAL BANK
P.O. Box 2632 79760
915/367-7711 Tr$55 Mil
Hd: Toby G. Tripp, SrVP&TO
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Jerry Pogemiller, VP&TO
EmplBen: Larry Riley, VP&TO
Prob: Barbara Thomas, AsstVP&TO
Admin: Mary Jane Johnston, TrAdm

Orange

COUNTY NATIONAL BANK
P.O. Box 1029 77630
713/883-9367 Tr$3 Mil
Hd: B.W. Briggs, Pres&TO
TrOpers: Mrs. Elrita Eikenhorst, Csh
ORANGE BANK
P.O. Box 969 77630
713/886-7424 Tr$1.4 Mil
Hd: S.O. Stoffer, VP&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$2 Mil
Hd: David G. Bucher, VP&TO
ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$4 Mil
Hd: Mrs. Hazel Averitte, TO

Paris

FIRST CITY NATIONAL BANK
P.O. Drawer 779 75460
214/785-0351 Tr$6 Mil
Hd: Richard J. Rex, SrVP&TO

TEXAS (Cont'd)

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-2432
Hd: Archie B. Scott, Chm

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
Hd: Bruce E. Julian, SrVP&TO

Plainview

CITY NATIONAL BANK OF PLAINVIEW
P.O. Box 1180 79072
806/293-1311 Tr$10.1 Mil
Hd: Mack Hunter, SrVP&ExecTO
TrOpers: Susan Hinton

FIRST NATIONAL BANK
P.O. Box 580 79072
806/293-5381 Tr$2 Mil
Hd: David Wilder

HALE COUNTY STATE BANK
P.O. Box 970 79072
806/293-3635 Tr$7.3 Mil
Hd: Leota Thornton, VP&ExecTO

Port Arthur

ALLIED MERCHANTS BANK
P.O. Box 400 77640
713/985-8851 Tr$11 Mil
Hd: James E. Bickham, VP&TO

FIRST NATIONAL BANK
P.O. Box 651 77640
713/983-5601 Tr$18 Mil
Hd: Robert Conroy, VP&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers: Beth Lazenby, TO

SABINE BANK
P.O. Box 3317 77640
713/982-5741, Ext. 230 Tr/u$1 Mil
Hd,Nb: Charles A. Thompson, SrVP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers: Ms. Charlyn Louvier, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr/u$1 Mil
Hd: W.H. Bauer, Jr., Pres&TO
W.F. Tanner, SrVP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$5 Mil
Hd: James McSpadden, ExecVP&TO

Quanah

SECURITY NATIONAL BANK
P.O. Box 389 79252
817/663-2768 Tr/u$1 Mil
Hd: James P. Tapp, Pres&TO
Ted Kyle, ChmBd&TO

Ralls

SECURITY STATE BANK & TRUST CO.
P.O. Drawer AA 79357
806/253-2511
Hd: Gene McLaughlin, Pres

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

Richardson

CITIZENS BANK
P.O. Box 308 75080
214/231-7171 Tr$4 Mil
Hd: Wade Campbell, VP&TO

FIRST BANK & TRUST OF RICHARDSON
P.O. Box 827 75080
214/235-1201 Tr$13 Mil
Hd,TrInv,Nb: Don Price, SrVP&TO
PersTr: Stephen B. Brown, VP&TO
EmplBen: Robert Gillham, VP&TO
TrOpers: Virginia Redfearn, AsstTO

Richmond

FIRST NATIONAL BANK
P.O. Box 579 77469
713/342-3736
Hd: Robert L. Ruehman, Pres
A.E. Myers, SrTO
E.W. (Blair) Myska, TO

Rockwall

FIRST STATE BANK
P.O. Box 98 75087
214/722-5353 Tr/u$1 Mil
Hd: T.A. Norman, Pres&TO
EmplBen: Robert L. Taylor

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76901
915/655-0561 Tr/o$75 Mil
Hd,EmplBen,Nb: Don Parker, ExecVP
PersTr,ComTrF: William F. Collins, VP&TO
PersTr: Bettye Morrow, TO
TrInv: Marcia Johnson, AsstTO
TrOpers: Lynn Hight, TOpO

FIRST CITY NATIONAL BANK
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, VP&SrTO

SAN ANGELO NATIONAL BANK
P.O. Box 5291 76902
915/653-1491 Tr$50 Mil
Hd: Pierce Hoggett, SrVP&TO
PersTr: Nancy Schraer
TrInv: Spencer Kissell, VP&TO
CorpTr: Rhea Cooke, TO
TrOpers: Betty Galyon
Frances Beck

TEXAS STATE BANK
P.O. Box 3186 76901
915/949-3721 Tr$2.5 Mil
Hd: Arch Black, Pres

San Antonio

ALAMO NATIONAL BANK
P.O. Box 900 78293
512/225-1631 Tr$180 Mil
Hd: Fred C. Groos, Jr., SrVP&SrTO
PersTr: John M. Oppenheimer
TrInv: Stuart Wester
TrOpers: Dan M. Remick
EmplBen: Blaine R. Hall, Jr.

CENTRAL PARK BANK
P.O. Box 32367 78284
512/341-4641 Tr$8 Mil
Hd: Raymond R. Fletcher, VP&TO
TrOpers: Sheryle K. Zaitz, AsstVP&TO

FIRST INTERNATIONAL BANK
P.O. Box 1120 78294
512/734-8171 Tr$40 Mil
Hd,TrInv: F. Werner Rennert, Jr., SrVP&TO
PersTr: Rebecca Cotton, VP&TO
CorpTr: Rosie Tenorio
EmplBen: Mel Martinez, TO
TrOpers: Jo McDonald, TOpSupv
Nb: Carlo Presti, VP&TO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4431 Tr$712 Mil
Hd: Richard Kardys, SrVP&ExecTO
PersTr: Fred C. Davis, Jr., SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
EmplBen: Charles A. Thompson, VP
TrOpers: Tom Garcia, VP
Nb: David W. Finger, SrVP
Tax: C. LaMar Gemberling, VP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$35 Mil
Hd,ComTrF,Nb: John M. Heard, SrVP&TO
PersTr: Sharon Annweiler, TO
CorpTr,TrOpers: Janet Matejek, Supv
TrInv: Joyce Simmons, AdmAsst
EmplBen: Keith Champagne, TO

NATIONAL BANK OF COMMERCE OF SAN ANTONIO
P.O. Box 121 78291
512/225-2511 Tr$380 Mil
Hd: John M. Johnston, SrVP&ExecTO
EstAdmin,Pers&Fam: Lane T. Sealy, VP&SrTO
CorpTr: Anthony J. Shedrock, TO
TrInv: Jesse H. Miller, VP&SrTO
Plng&Reporting: Ethel K. Pullen, VP&SrTO
RE,Oil,Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&TO
TrOpers: Phillip C. Mariner, VP&TO
Nb: John E. Ohlenbusch, VP&TO

REPUBLICBANK SAN ANTONIO
(Formerly Bexar County National Bank)
P.O. Box 300 78291
512/227-3292 Tr$90 Mil
Hd: Kenneth P. Courtright, SrVP&SrTO
PersTr: Mary Withoff, TO
CorpTr,TrOpers: G. Alfred Erler, VP&TO
EmplBen: Robert W. Carlson, SrVP&TO
TrInv: David B. Hamilton, TO
EstAdmin: J. Craig King, VP&TO
Nb: Dane W. Harlan, TO
TrCoun: Ed Zellers, AsstTO&TrCoun

SAN ANTONIO BANK & TRUST CO.
P.O. Box 1228 78294
512/227-5151 Tr/o$85 Mil
Hd: Thomas C. Hurst, SrVP&TO
Nb: Elizabeth Kromer, VP&TO
Oil&Gas: Royal King, VP&TO

San Benito

SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326
Hd: Omar Rodriguez, ExecVP&TO

Over 1,100 Non-Profit Institutions, Organizations, Foundations, & Associations subscribe to
TRUSTS & ESTATES

San Marcos

STATE BANK & TRUST CO.
P.O. Box 649 78666
512/392-0181 Tr$2.7 Mil
Hd: J.R. Thornton, Chm,Pres&TO

Seymour

THE FIRST NATIONAL BANK
201 North Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO

Sherman

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
214/892-2181 Tr$3 Mil
Hd: Jerry L. Talley, Pres&TO
MERCHANTS & PLANTERS NATIONAL BANK
P.O. Box 280 75090
214/893-5111 Tr$40 Mil
Hd,Nb,EmplBen: T. Max Miller, VP&SrTO
TrInv,PersTr,ComTrF: W. Clayton Fulton, AsstVP&TO
TrOpers,PersTr,CorpTr: Joe S. Patane, TO
ExecSec,AdmAsst: Jean Lively, AsstTO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
713/385-2831
Hd: W.A. Barclay, Jr., Pres&TO

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-2526
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$1.2 Mil
Hd: Dale P. DeShazo, VP&TO

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$10 Mil
Hd: Catherine Allison, SrVP&TO
TEXAS BANK & TRUST CO.
P.O. Box 630 79556
915/236-6636 Tr$4.8 Mil
Hd: Michael J. Tandy, VP&TO

Temple

FIRST NATIONAL BANK
P.O. Box 70 76501
817/773-2115 Tr$13.5 Mil
Hd: William J. Stokes, VP&TO
Jean Garner, AsstTO
TEMPLE NATIONAL BANK
100 W. Adams Ave. 76501
817/778-4421 Tr$6.75 Mil
Hd: A. David Uechi, SrVP&TO
PersTr: June Grimes, AsstTO

Terrell

AMERICAN NATIONAL BANK
P.O. Box 40 75160
214/563-2611 Tr$7.8 Mil
Hd: R.C. Hulsey, Pres&TO
TrInv: Keith Koets, AsstTO
PersTr,EmplBen,TrOpers: Ada B. Smith, TO
EmplBen,Nb: T. Manley Brittain, VP&TO

Texarkana

STATE FIRST NATIONAL BANK
P.O. Box 8000 75502
501/773-4541 Tr$34 Mil
Hd: Joseph A. Wood, VP&TO
TrInv,EmplBen: James Pat Bell, AsstTO
ComTrF,TrOpers: Brenda S. Engster, AsstTO
TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 Tr$35 Mil
Hd,PersTr,CorpTr: Cloys V. Johnson, SrVP&TO
TrInv,ComTrF,EmplBen,TrOpers,Nb: Robert McDowell, TO

Tulia

FIRST NATIONAL BANK
P.O. Box 47 79088
806/995-3575 Tr$20 Mil
Hd: Pascal J. Hosch, VP&TO
FIRST STATE BANK
P.O. Box 28 79088
806/995-4151 Tr/u$1 Mil
Hd: Hiram Jordan, Pres&TO

Tyler

CITIZENS FIRST NATIONAL BANK
P.O. Box 2020 75710
214/595-1941 Tr$116 Mil
Hd: John H. Barr, SrVP&TO
PersTr: E.H. Norment, VP&TO
TrOpers: Randy Key, AsstVP&TO
EmplBen: William B. Jackson, VP&TO
PEOPLES NATIONAL BANK
P.O. Box 2001 75710
214/597-0381
Hd: Nelson K. Smith, SrVP&TO
PersTr: John W. Noble, VP&TO
EmplBen: Bonnie Byars
TrOpers: Richard Holland
SOUTHSIDE STATE BANK
1201 South Beckham St. 75701
214/593-8233 Tr$1 Mil
Hd: B.G. Hartley, Pres
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: Sam Dawson, VP
EmplBen: Marjoree Glover, VP
TYLER BANK & TRUST CO.
P.O. Box 2009 75710
214/595-3771 Tr$20 Mil
Hd: Clyde L. Gilmer, Jr., SrVP&TO

Uvalde

FIRST STATE BANK OF UVALDE
P.O. Box 1908 78801
512/278-6231 Tr$10 Mil
Charles E. Reed, SrVP&TO
L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
P.O. Box 2271 76384
817/552-2511 Tr$15 Mil
Hd: Robert A. Lightfoot, Jr., SrVP&SrTO
Mrs. Lou Ingle, VP&TO

Victoria

FIRST VICTORIA NATIONAL BANK
P.O. Box 1338 77901
512/573-6321 Tr$79 Mil
Hd: Elvin Koehn, VP&TO
VICTORIA BANK & TRUST CO.
P.O. Box 1698 77901
512/573-5151 Tr$98 Mil
Hd,Nb: Jack R. Morrison, ExecVP&ExecTO
PersTr: Michael M. Kelly, SrVP&SrTO
CorpTr,TrInv,ComTrF,EmplBen: Charles A. Kutchka, VP&TO
PropMgt: James S. Kiening, VP&TO
TrOpers: Dan Webster, VP&TO

Waco

CITIZENS NATIONAL BANK
P.O. Box 829 76703
817/753-6461 Tr$180 Mil
Hd,PersTr: Bruce Price, VP&SrTO
PersTr: Les Leskoven, TO
CorpTr,TrOpers: Wiley E. Oliver, III, VP&TO
TrInv: Karen Davenport, TrInvO
ComTrF: Henry W. Searcy, VP&TO
EmplBen: Fred M. Worley, Jr., VP&TO
Nb: Charles D. Jones, VP&TrCoun
FIRST NATIONAL BANK
P.O. Box 950 76703
817/754-5431 Tr$115 Mil
Hd: John E. Dagley, SrVP&SrTO
PersTr: Stephen W. Herbert, VP&TO
CorpTr: Gary D. Tully, AsstTrCoun
TrInv: William Parks, VP&TIO
ComTrF,TrOpers: Peggie Mitchell, VP&TO
EmplBen: Johnny G. Giotes, TrCoun
TEXAS NATIONAL BANK
P.O. Box 2299 76703
817/756-2151 Tr$13.5 Mil
Hd,PersTr,CorpTr,TrInv Nb: Harold L. Mathias, VP&TO
ComTrF,EmplBen,TrOpers: Elizabeth A. Broughton

Weatherford

FIRST NATIONAL BANK
P.O. Box 730 76086
817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO
MERCHANTS & FARMERS STATE BANK
P.O. Box 760 76086
817/594-8721
TrOpers: Bruce Wiggs, ExecVP

TRUSTWARE®
means results in...
AAA·000
11 UTAH
For more information contact:
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

TEXAS (Cont'd)

Webster

BAY AREA BANK & TRUST
218 Nasa Blvd. 77598
713/332-5521 Tr$15 Mil
Hd: Robbye E. Waldron, VP&TO
TrOpers: Ed Divers, VP&TO

West Columbia

FIRST CAPITOL BANK
P.O. Drawer 308 77486
713/345-3141 Tr/u$1 Mil
Hd: E. Glynn Fluitt, Pres

Wichita Falls

CITY NATIONAL BANK
P.O. Drawer 60 76308
817/723-2771 Tr$75 Mil
Hd,PersTr,Nb: Gary H. Shores, ExecVP&TO
CorpTr,EmplBen: R. Landon Winstead, Jr., VP&TO
TrInv,ComTrF: Stephen R. Lindemood, VP&TO
TrOpers: Mitchell Stephens, TO

FIRST-WICHITA NATIONAL BANK
P.O. Box 540 76307
817/322-7861 Tr$160 Mil
Hd: John P. League, ExecVP&SrTO
PersTr: Dariel Baker, VP&TO
TrInv: W. Lewis Campbell, VP&TO
EmplBen: David I. Ramsey, VP&TO
TrOpers: Tom Hajovsky, TOpO
RE&Min: Jerry Ritter, VP&TO
Nb: Larry Parker, VP&TO

UTAH

Ogden

BANK OF UTAH
2605 Washington Blvd.
P.O. Box 231 84402
801/621-8512 Tr$8 Mil
Hd: Roderick H. Browning, Chm&Pres
Gary M. Peterson, VP&TO
Nb: Paul Lambert
Carol A. Thomas, AsstTO

COMMERCIAL SECURITY BANK
P.O. Box 9160 84409
801/621-1130
(Branch in Salt Lake City)
Hd,PersTr,EmplBen,Nb: David G. Moore, VP&SrTO
CorpTr: Jack Young, TrAcctgO
TrInv,ComTrF,TrOpers: Wm. Wallace Leathman, VP&TO
Richard J. Carroll, TO

FIRST SECURITY BANK OF UTAH,NatAssn
Trust Dept.
P.O. Box 1560 84402
801/621-0700 Tr$237 Mil
(Branch of Salt Lake City)
Hd: Jack D. Lampros, VP&TO
PersTr: Ralph Mitchell
CorpTr: Lois Arrowsmith
ComTrF: Stan Norton
EmplBen: Rex Child
TrOpers: Debbie Young
Nb: Eric Leed

Provo

CENTRAL BANK & TRUST CO.
75 N. University Ave. 84601
801/375-1000 TrNp
Hd: C. Dee Sandgren, VP&TO

Salt Lake City

COMMERCIAL SECURITY BANK
Ste. 500, 79 S. State St.
P.O. Box 11860 84147
801/535-1000
(Branch of Ogden)
Hd: R. James Steenblik, VP&TO
Sherrie R. Guyon, TO

CONTINENTAL BANK & TRUST CO.
200 S. Main St. 84101
801/534-6075 Tr$100 Mil
Hd,Nb: Bert H. Elg, VP&TO
PersTr: William F. Dineen, TO
Prob: Gilbert M. Bean, TO
TrInv: Marvin J. Hammond, SrVP
ComTrF,TrOpers: Glenn L. Snyder, TO
EmplBen: G. Marsden Cazier, TO

DESERET TRUST CO.
P.O. Box 11558 84147
801/363-2991
Hd: Harvey S. Glade, Pres
PersTr: Kay A. Young
TrInv: John L. Hunter
ComTrF: L. Conrad Bryner
TrOpers: Kent L. Martineau

FIRST INTERSTATE BANK OF UTAH
175 S. Main St.
P.O. Box 30169 84142
801/350-7130 Tr$254 Mil
Hd: George L. Moosman, SrVP&SrTO
PersTr: David R. LeFevre, VP&TO
CorpTr: J.H. Clark, TO
TrInv: Richard G. Horne, TO
EmplBen: Anthony Vazulik, TO
TrOpers: Joyce Groesbeck, TO
Nb: Edward G. Richards, VP&TO

FIRST SECURITY BANK OF UTAH,NatAssn
P.O. Box 30007 84130
801/350-5361 Tr$748 Mil
(Branch in Ogden)
Hd: Thomas C. Cuthbert, SrVP&Mgr
PersTr: Robert A. Hatch, VP&TO
CorpTr: Robert S. Clark, VP&TO
CorpAgcy: Calvin Anderson, TO
TrInv: David R. Pingree, Jr., VP
ComTrF: M. Eugene Bridges, VP&TO
EmplBen: Patricia A. Richards, VP&TO
TrOpers: Jessie Metcalf, TOpO
Nb: Carol B. Olson, PersTrCoun

HOLLADAY BANK & TRUST
2020 East 4800 South St. 84117
801/272-4275 Tr$3 Mil
Hd: Ronald N. Spratling, Jr.

TRACY-COLLINS BANK & TRUST CO.
Main at 1st South St. 84111
801/328-3737 Tr$150 Mil
Hd: Frank E. Diston, ExecVP&SrTO
PersTr: Robert L. Terry, VP&TO
TrInv: Robert H. Cheney, VP&TO
TrOpers: Robert J. Alleman, VP&TO
Probate: Ben Reitveld, VP&TO

VALLEY BANK & TRUST CO.
Ste. 210, 80 W. Broadway
P.O. Box 450 84110
801/973-5394 Tr$70.5 Mil
Hd,Nb: David Bennett, VP&SrTO
TrInv: Siegfried B. Szoke, TO
PersTr: Ed A. Hagerman, VP&SrTO
Prob: David McBeth, AsstTO
TrOpers: Joyce Craig, AsstTO
EmplBen: David C. Chambers, TO
Mark Feinaver, AsstTO

ZIONS FIRST NATIONAL BANK
1 Main St. 84110
801/524-4806 Tr$165 Mil
(Branch in Provo)
Hd: Peter K. Ellison, SrVP&SrTO
PersTr: Steven Moss, TO
CorpTr: Emerle L. Crossland, VP&TO
TrInv: J. Chad Hamilton, VP&TO
EmplBen: Theo K. Dunham, VP&TO
TrOpers: Gerald L. Houskeeper, 2ndVP&TO
Nb: David D. Halladay, TO

VERMONT

Barre

FIRST VERMONT BANK & TRUST CO.
47 N. Main St. 05641
802/476-4135 Tr$15 Mil
(Branch of Bennington)

GRANITE SAVINGS BANK & TRUST CO.
36 N. Main St. 05641
802/476-3147 Tr$4 Mil
Hd,PersTr,CorpTr: George D. Milne, Pres&TO

Advertise in TRUSTS & ESTATES

The magazine that opens the door to the $500 Billion Trust Market!

For rates and information contact:
Charles E. Lloyd
Advertising Director
(404) 256-9800

Bellows Falls

BELLOWS FALLS TRUST CO.
P.O. Box 399 05101
802/463-4524
Hd,PersTr,CorpTr,TrInv,Nb: Joyce H. Miller, VP&TO
EmplBen: Paul C. Brandon, AsstTO
TrOpers: Phylis D. Nachajski
Mary B. O'Brien
Bernadette F. Skrocki

Bennington

CHITTENDEN TRUST CO.
401 Main St. 05201
802/442-6396
(Branch of Burlington)
Hd: L.J. Beaulieu, VP&TO

FIRST VERMONT BANK & TRUST CO.
P.O. Box 660 05201
802/447-7533 Tr$110 Mil
(Branches in Barre, Brattleboro & Rutland)
Hd,PersTr,CorpTr: Burton W. Potter, SrVP&SrTO
TrInv: Edmund R. Taylor, VP&TrInvO
ComTrF: William E. Burfeind, AsstTO
EmplBen: Peter Haaren, EBO
TrOpers: Veronica Wheelock, TOpO

Brattleboro

FIRST VERMONT BANK & TRUST CO.
P.O. Box 823 05301
802/254-8711
(Branch of Bennington)
Hd: Michael H. Venuti, Jr., VP&TO
TrInv: Edmund Taylor, VP&TIO
EmplBen: Peter Haaren, EBO
TrOpers: Veronica Wheelock, TOpO
Joseph I. Cook, AsstTO

VERMONT NATIONAL BANK
100 Main St. 05302
802/257-7151 Tr/o$50 Mil
(Branches in Burlington, Montpelier & Rutland)
Hd: John R. Davidson, SrVP&TO
PersTr,Nb: Russell W. Ellis
Barbara K. Hudson, AsstTO
TrInv,ComTrF,EmplBen: John H. Abel, AsstVP&TO
Nb: John Latimer, AsstVP&TO

Burlington

CHITTENDEN TRUST CO.
P.O. Box 820 05402
802/658-4000 Tr$125 Mil
(Branches in Bennington and Woodstock)
Hd: Dale W. Good, ExecVP
PersTr,Nb: S. B. Richardson, VP&TO
TrInv,ComTrF: W.R. Nalchajian, VP&TrInvO
EmplBen: Ann Beverly, PenTO
CorpTr: J.M. Geise, AsstTO
TrOpers: M.J. Dastalto, TOpSupv

FARMERS TRUST CO.
123 Church St. 05401
802/658-3400 Tr$50 Mil
Hd,EmplBen: James T. Strouse, Pres&TO
PersTr,TrOpers: Susan J. Moses, VP&TO
Nb: Charles E. Gear, TO
TrInv,ComTrF,CorpTr: David D. Steece, VP&TrInvO

THE HOWARD BANK
111 Main St. 05401
802/658-1010 Tr$174 Mil
Hd: Edward L. Austin, Jr.
PersTr,Nb: Kaye W. Felt
PersTr: Evan C. Archer, Jr., VP-TrAdmin
CorpTr,TrInv,ComTrF,EmplBen: William S. Wolff, SrVP
PersTr,TrOpers: George R. Sharrow
Nb: Brad Smith
Est: Roger D. Giroux
ComTrF: Paul C. Washburn

VERMONT NATIONAL BANK
150 Bank St. 05401
802/862-6462
(Branch of Brattleboro)
Hd: John Latimer, AsstVP&TO

Derby

COMMUNITY NATIONAL BANK
P.O. Box 398 05829
802/334-7915
Hd: Arthur S. Judd, Jr., Pres&TO

Lyndonville

LYNDONVILLE SAVINGS BANK & TRUST CO.
P.O. Box 125 05851
802/626-8121 Tr$6.5 Mil
Hd: Pearl G. Baird, AsstVP&TO
Nb: Kenneth C. Baker, ExecVP

Manchester Center

FACTORY POINT NATIONAL BANK
05255
802/362-2424 Tr$27 Mil
Hd: Hazen Y. Mathewson, VP&TO
Accts,Taxes,EmplBen: John R. Channing, AsstTO
TrOpers: Joyce W. Nolin, Supv
TrInv: Judith J. Cone, Sec
InvAn: Russell A. Cook, Conslt

★Montpelier

VERMONT NATIONAL BANK
13 State St., P.O. Box 399 05602
802/223-6311
(Branch of Brattleboro)
Hd. John Latimer, AsstVP&TO
TrOpers: Mrs. Barbara K. Hudson, AsstTO

Morrisville

THE UNION BANK
P.O. Box 667 05661
802/888-4925
Hd: Francis Welch, AsstTreas&TO

Proctor

PROCTOR TRUST CO.
49 Main St. 05765
802/459-3375 Tr$85 Mil
(Branch in Woodstock)
Hd: Clifford R. Thatcher, Jr., SrVP&TO
PersTr,EmplBen: Despo Thibodeau, AsstTO
TrInv: John R. Conant, VP&TO
ComTrF: Gareth M. Fay, TO
TrOpers: Barbara Stinson
Nb: David A. Howells, VP&TO

Rutland

FIRST VERMONT BANK & TRUST CO.
P.O. Box 99 05701
802/773-3321
(Branch of Bennington)
Hd: William Heaslip, TO

VERMONT NATIONAL BANK
05701
802/775-0116
(Branch of Brattleboro)

St. Albans

PEOPLES TRUST CO.
25 Kingman St. 05478
802/524-2196 Tr$3 Mil
Hd: Neil H. Raymond

St. Johnsbury

CITIZENS SAVINGS BANK & TRUST CO.
P.O. Box 219 05819
802/748-3131 Tr$2.6 Mil
Hd: Jos. M. Sherman, Pres
Kay L. Collins, TO
Linda C. Drinkwater, AsstTO

White River Junction

FIRST INTER-STATE BANK
10 Gates St., P.O. Box 426 05001
802/295-3101 Tr/u$1 Mil
Hd: Bruce R. Muller, TO

Woodstock

CHITTENDEN TRUST CO.
61 Central St. 05091
802/457-1426
(Branch of Burlington)
Hd: R. E. Henning, VP&TO

PROCTOR TRUST CO.
24 Elm St. 05091
802/457-3535
(Branch of Proctor)
Hd: Henry V. Pelton, VP&TO

VIRGIN ISLANDS

Christiansted, St. Croix

VIRGIN ISLANDS TITLE & TRUST CO.
46 King St. (T&T) 00820-4984
809/773-0570
Hd: Janet M. Townsend, VP&TO

TRUSTWARE®
means results in...
GREEN MOUNTAINS
0000
VERMONT
MAR

For more information contact:
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404/391-1700

VIRGINIA

Abingdon

WASHINGTON COUNTY NATIONAL BANK
P.O. Drawer F 24210
703/628-9194 Tr$4 Mil
Hd: Barry E. Whitaker, VP&TO
TrOpers: Kathy S. Moore

Alexandria

BURKE & HERBERT BANK & TRUST CO.
P.O. Box 268 22313
703/549-6600 Tr$19 Mil
Hd: W. Laird Warwick, VP&TO
TrOpers: Alice I. Thomas, VP&TO

FIRST AMERICAN BANK OF VIRGINIA
330 N. Washington St. 22314
(Branch of McLean)
William R. Loichot, VP
Diane Yawn, AsstVP

UNITED VIRGINIA BANK/ALEXANDRIA
515 King St., Box 179 22313
703/549-3000 Tr$1.5 Bil
(Branch of Richmond)
Hd: Malcolm S. Underwood, SrVP&TO
PersTr: Frank A. Marasco, VP&TO
TrInv: Richard D. Murphy, VP
EmplBen,Nb: K. L. Walker, AsstVP
CorpTr: R. A. Browning, Jr., SrVP
Nb: Robert W. Seale, VP

Altavista

FIRST NATIONAL BANK
P.O. Box 31 24517
804/369-4734 Tr/u$1 Mil
Hd: Robert H. Gilliam, Jr.

Arlington

FIRST AMERICAN BANK OF VIRGINIA
1515 N. Court House Rd. 22201
(Branch of McLean)
Herbert Parker, VP

VIRGINIA NATIONAL BANK
3401 Columbia Pike 22204
703/892-3800 Tr$1.2 Bil
(Branch of Norfolk)
Nb: Roy L. Collins, III, VP&TO
PersCustmrSvcs,EstSetlmt: Edward D. Berlien, TO

Bassett

FIRST BASSETT BANK & TRUST
P.O.,Box 586 24055
703/629-5311 Tr/o$10 Mil
Hd: H.B. Meador, Jr., VP&TO

Berryville

BANK OF CLARKE COUNTY
P.O. Box 391 22611
703/955-2510
Hd: William A. Bowerman

Blacksburg

NATIONAL BANK OF BLACKSBURG
100 S. Main St. 24060
703/552-2011 Tr$6 Mil
Hd: M.A. Lawrence, SrVP&TO

Bluefield

SOUTHWEST VIRGINIA NATIONAL BANK
P.O. Box 605 24605
703/322-4611
Hd: Fred Kellerman, Pres
Richard I. Cooley, SrVP

Bowling Green

UNION BANK & TRUST
211 North Main St. 22427
804/633-5031 Tr/u$1 Mil
Hd: Walton Mahon, Pres

Charlottesville

ALBEMARLE BANK & TRUST CO.
Rte. 29 North
P.O. Box 6096 22906
804/973-4373 TrNp
Hd: J. Carr Dorman, VP&TO
TrOpers: Cheryl Mabie

CENTRAL FIDEL[illegible] BANK
200 E. Main St. 22902
804/296-2122 Tr$30 Mil
Hd,TrInv,PersTr,Nb: A.J.V. Thelen, VP&SrTO
CorpTr: Paul Summers, Jr., TO
TrOpers: Richard Roberts, VP&TO

FIRST VIRGINIA BANK-CENTRAL
U.S. 29 North 22906
804/973-5311
Hd: Michael E. Murphy, VP

NATIONAL BANK & TRUST CO.
P.O. Box 711 22902
804/977-1150 Tr$121 Mil
Hd: Channing W. Daniel, Jr., SrVP&TO
PersTr: Kenneth L. Neathery, Jr., TO
CorpTr: Richard T. Ergenbright, Jr., CorpTrAdm
TrInv: Benjamin S. Bates, TrInvO
ComTrF: W. Grake Mickey, TrInvO
TrOpers: Robert C. McKeen, TOpO
Nb: Edwin E. Gatewood, Jr., VP&TO
EmplBen: Hugh M. Leavell, TrAdm

VIRGINIA NATIONAL BANK
300 E. Main St. 22902
804/977-2211 Tr$1.2 Bil
(Branch of Norfolk)
RegHd,Nb: John T. Bazzare, VP&RegTO
PersCustmrSvcs: Roger W. Conant, VP&TO

Chesapeake

PEOPLES BANK
1321 Battlefield Blvd., N. 23320
804/545-7311 Tr$9.15 Mil
Hd: Townsend Oast, Pres
PersTr,TrInv,EmplBen,TrOpers,Nb: Marcia D. Smith, VP&TO

Christiansburg

THE BANK OF CHRISTIANSBURG
P.O. Box 119 24073
703/382-2975 Tr/u$1 Mil
Hd: J.T. Williams, Jr., Pres&TO
Robert H. Phillips, TO

Clifton Forge

FIRST NATIONAL BANK
P.O. Box 633 24422
703/862-4251 Tr$2 Mil
Hd: H.L. King, VP&TO
TrOpers: B.H. Durvin, Jr., AsstVP&TO

MOUNTAIN NATIONAL BANK
P.O. Box 620 24422
703/862-4264 Tr$2 Mil
Hd: Norman C. Scott, Pres&TO
Mary C. Paxton, AsstTO

Covington

COVINGTON NATIONAL BANK
P.O. Box 671 24426
703/962-6131 Tr$2 Mil
Hd: Joseph W. West, ExecVP&TO

Culpeper

SECOND NATIONAL BANK
P.O. Box 71 22701
703/825-4800 Tr$8 Mil
Hd: W. Douglas Kyle, Jr., VP&TO
J. Barry Kite, TO

Damascus

THE BANK OF DAMASCUS, INC.
P.O. Box 368 24236
703/375-3112 Tr/u$1 Mil
(Branch in Meadowview)
Hd: Clyde T. Combs, Pres

Danville

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 191 24541
804/792-5111 Tr$23 Mil
Hd: E. Budge Kent, Jr., SrVP&TO
ComTrF: John B. Hall, Jr., AsstTO
Margaret M. Newton, AdmAsst

BANK OF VIRGINIA TRUST COMPANY
530 Main St., P.O. Box 1478 24541
804/792-1211
(Branch of Richmond)
Hd: Henry Bennett, Jr., SrTO

FIRST & MERCHANTS NATIONAL BANK
P.O. Box 401
341 Main St. 24541
804/792-7111
(Branch of Richmond)
Hd: E.T. Glidewell, Jr., SrVP&TO

FIRST STATE BANK
P.O. Box 640 24541
804/793-4611
Hd: Charles H. Harris, TO

Merrill Lynch Institutional Fund
Incorporated

A fund specially designed to meet the short-term investment needs of banks and trust departments

SEE PAGE 119 FOR DETAILS

VIRGINIA BANK & TRUST CO.
336 Main St. 24541
804/793-6411 Tr/u$1 Mil
Hd: Elise G. Berkley, VPActgCsh&TO

Fairfax

FIRST & MERCHANTS NATIONAL BANK
10440 Main St. 22030
703/323-4796
(Branch of Richmond)
Hd: Charles H. Gardner, Jr., VP&TO
Nb: Donald W. Weber, VP&TO

Falls Church

FIRST VIRGINIA BANK
Trust Dept.
6400 Arlington Blvd. 22046
703/241-4611
(Branch in Manassas)
Hd: A. Paul Lanzillotta, ExecVP-TrSvcs
PersTr: Charles J. Connor, Jr., VP&TO
TrInv,ComTrF: Mary E. Irvin, VP
EmplBen: Linda P. Golden, VP
TrOpers: Fred W. Dowell, Jr., VP
Nb: Dale E. Thompson, AsstVP-TrSrvs
EstAdmin: Robert G. Haug, VP&TO

Farmville

FIRST NATIONAL BANK
P.O. Box 467 23901
804/392-3126 Tr$6 Mil
Hd: John M. Lee, SrVP&TO
William L. Pierce, Jr., AsstTO
TrOpers: Martha E. Powers
Thelma D. Llewellyn

Fredericksburg

FARMERS & MERCHANTS STATE BANK
1001 Princess Anne St. 22401
703/373-3112 Tr$25 Mil
Hd: Robert A. Phillips, VP&TO

Front Royal

FARMERS & MERCHANTS NATIONAL BANK
102 E. Main St. 22630
703/635-3134 Tr/u$1 Mil
Hd: John E. Burke, SrVP

Grundy

CUMBERLAND BANK & TRUST CO.
24614
703/935-8151 Tr$1 Mil
Hd: Agnes Mullins, TO

Hampton

OLD POINT NATIONAL BANK OF PHOEBUS
P.O. Box 3392 23663
804/722-7451 Tr$25 Mil
Hd: W. Rodney Rosser, VP&TO
Robert F. Shuford, Pres&TO
TrOpers: Jacqueline B. Stearn, AsstTO

Harrisonburg

ROCKINGHAM NATIONAL BANK
RNB Center 22801
703/434-1331 Tr$34 Mil
Hd: Robert D. Ganus, SrVP&TO
Charles S. Kiracofe, VP&TO
Gladys B. Wonderley, AsstVP&TO
Bradley L. Elkins, TO
TrInv: William B. Pond, SrVP

VALLEY NATIONAL BANK
P.O. Box 1292 22801
703/433-2741
Hd: Charles Scott, VP&TO

Kilmarnock

CHESAPEAKE NATIONAL BANK
P.O. Box 1419 22482
804/435-1181 Tr$10.5 Mil
Hd: Thomas B. Denegre, Jr., VP&TO
TrOpers: Peggy E. Lawson, AsstTO

Leesburg

VIRGINIA NATIONAL BANK
P.O. Box 360 22075
703/777-7222 Tr$1.2 Bil
(Branch of Norfolk)
Nb: Charles M. Collier, III, TO

Lexington

THE FIRST NATIONAL BANK OF LEXINGTON
P.O. Box 919 24450
703/463-3171 Tr$1 Mil
Hd: John A. Mapp, ChmBd,Pres&TO

Lynchburg

CENTRAL FIDELITY BANK, NatAssn
P.O. Box 700 24505
804/847-9420 Tr$150 Mil
Hd,PersTr,TrInv: William H. Russell, III, SrVP&TO
CorpTr,EmplBen: William R. Saville, VP&TO
ComTrF,TrOpers: Faye M. Hesson, TO
Tax: Ann G. Ramsey, TxO
Nb: Thomas D. Gerhardt, VP&TO

FIRST & MERCHANTS NATIONAL BANK
801 Main St. 24504
804/846-2701
(Branch of Richmond)
Hd: W.N. Mays, VP&TO
Nb: J. David Garmey, TO

UNITED VIRGINIA BANK/LYNCHBURG
P.O. Box 678 24505
804/847-2298 Tr$1.5 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP&TO
TrMgt: S.H. Williams, Jr., VP&SrTO
PersTrAdmin: Charles R. Cobb, VP&TO
TrInv: John M. Flippin, VP-Capitoline
EmplBen: Louis C. Dillon, VP&PenTO
CorpTr: R.A. Browning, Jr., SrVP
Nb: Richard A. Harris, Jr., TrMktgO

Manassas

FIRST VIRGINIA BANK
7900 Sudley Rd. 22110
703/241-4611
(Branch of Falls Church)
Hd: Dale E. Thompson, AsstVP

Marion

THE BANK OF MARION
P.O. Box 1067 24354
703/783-3116
Hd: William D. Smith, Csh&TO

Marshall

MARSHALL NATIONAL BANK & TRUST COMPANY
22115
703/364-1555 Tr$9 Mil
Hd: George N. Slater, VP&TO

Martinsville

FIRST NATIONAL BANK OF MARTINSVILLE & HENRY COUNTY
P.O. Box 4911 24112
703/632-6368 Tr$70 Mil
(Branch in Stuart)
Hd: F.D. Fulton, SrVP&TO
PersTr: P.J. Turner, SrTO
TrInv,ComTrF: Stuart A. Smith, TrInvO
TrOpers: Betty P. Ivester, TrOpersMgr
Nb: Lawrence E. Bowman, TBDO
EmplBen: W.W. Bloxom, TO

PIEDMONT TRUST BANK
P.O. Box 4751 24112
703/632-2971 Tr$85 Mil
Hd: Thomas W. Turner, VP&SrTO
PersTr: Douglas T. Ramsey, SrTO
TrOpers: Robert H. Dunn, Jr., VP&TO
TrInv: Robert H. Mitchell, TrInvO

McLean

BANK OF VIRGINIA TRUST COMPANY
1710 Goodridge Dr. 22102
703/750-7411
(Branch of Richmond)
Hd: William W. Huffman, VP
Nb: Terry N. Townsend, TO

FIRST AMERICAN BANK OF VIRGINIA
1970 Chain Bridge Road 22102
703/821-7566 Tr$295 Mil
(Branches in Alexandria & Arlington)
Hd: James R. Ayers, III
PersTr: Vernon M. Schreiner, VP
TrInv: Vicki M. Gustine
EmplBen: Priscilla R. Stanley, TO
TrOpers: Patricia D. Bragg, VP

VIRGINIA NATIONAL BANK
6830 Old Dominion 22101
703/892-3567 Tr$1.2 Bil
(Branch of Norfolk)
Nb: Charles M. Collier, III, TO

TRUSTWARE
means results in...
Virginia 81
SPL-000
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404-391-1700

VIRGINIA (Cont'd)

Meadowview

THE BANK OF DAMASCUS, INC.
24361
703/944-3129
(Branch of Damascus)
Hd: Clyde T. Combs

Newport News

BANK OF VIRGINIA TRUST COMPANY
3101 Washington Ave. 23607
804/599-7630
(Branch of Richmond)
Hd: Myra L. Reeves, SrTO

CENTRAL FIDELITY BANK
P.O. Box 97 23607
(Branch of Portsmouth)
Betty L. Rough, AsstTO

FIRST & MERCHANTS NATIONAL BANK
2600 Washington Ave. 23607
804/247-2701
(Branch of Richmond)
Hd: Carl F. Burgdorf, II, VP&TO

UNITED VIRGINIA BANK/NEWPORT NEWS
2501 Washington Ave. 23607
804/244-9111 Tr$1.5 Bil
(Branch of Richmond)
Hd: Charles W. Higgins, Jr., VP&TO
EmplBen: Hubert E. Swecker, AsstVP
CorpTr: Robert A. Browning, Jr., SrVP

Norfolk

BANK OF VIRGINIA TRUST COMPANY
500 Plume St. 23510
804/446-4257
(Branch of Richmond)
Hd: William Petroff, VP
Nb: William Moorhouse, VP

FIRST & MERCHANTS NATIONAL BANK
One Bank St. 23510
804/466-5120
(Branch of Richmond)
Hd: Nathaniel Beaman, III, VP&TO
Nb: John M. Abbitt, SrTO

FIRST VIRGINIA BANK OF TIDEWATER
First Va. Bank Tower 23510
804/628-6625
TrOpers: John H. Gayle, TOpO
Nb: James L. West, CLU,TO

UNITED VIRGINIA BANK/NORFOLK
P.O. Box 3127 23514
804/446-3366 Tr$1.5 Bil
(Branch of Richmond)
Hd: David A. Dashiell, Jr., SrVP&TO
PersTr: Bruce Bowden, VP&TO
TrInv: Robert R. Tripp, VP-Capitoline
EmplBen: Hubert E. Swecker, AsstVP
CorpTr: Robert A. Browning, SrVP
Nb: Andrew M. McCrone, VP

VIRGINIA NATIONAL BANK
One Commercial Pl. 23510
804/441-4000 Tr$1.2 Bil
(Branches in Arlington, Charlottesville, Leesburg, McLean, Richmond, Virginia Beach & Waynesboro)
Hd: David G. Curry, CEO
PersTrSvcs: Griffin B. Deal, TrExecO
PersCustmrSvcs: Bower R. Patrick, SrVP&TO
EstSetlmnt: Ralph H. Park, SrVP&TO
Nb(Pers): Charles A. Weaver, SrVP&TO
BusTrSvcs: Theodore P. Brockman, TrExecO
Admin,Nb:(Corp): Calvin C. Cole, CTO
Admin(EmplBen): Joseph L. Johnson, VP&PenTO
Nb(EmplBen): James G. Miller, VP&TO
TrInv: Mark T. Finn, TrExecO
TrOpers/Sys: Ronald L. Blevins, SrVP&TO
ComTrF: Jane E. Newsome, TOpO

Norton

THE WISE COUNTY NATIONAL BANK
P.O. Box 248 24273
703/679-1191 Tr$10.5 Mil
Ms. Shirley Fay Wells, VP&TO
Nb: Leton Harding, Jr., AsstTO

Petersburg

FIRST & MERCHANTS NATIONAL BANK
150 N. Sycamore St. 23803
804/733-6410
(Branch of Richmond)
Hd: P.E. Gallaher, VP&TO

Portsmouth

CENTRAL FIDELITY BANK
P.O. Box 610 23705
804/466-2677 Tr$33 Mil
(Branch in Newport News)
Hd: M.C. Curran, VP&SrTO
EmplBen: Virginia S. Roberts, VP&TO
TrOpers: Mary D. Wilson, AsstTO
Nb: Douglas P. Smith, VP&TO

CITIZENS TRUST BANK
P.O. Drawer H 23705
804/399-4051 Tr$28 Mil
Hd: Richard R. Early, VP&SrTO
PersTr,TrOpers: Joyce H. DeBerry, VP&TO

Pulaski

BANK OF VIRGINIA TRUST CO.
P.O. Box 551 24301
703/980-2840
Hd: Archa Vaughan, Jr., TO

Radford

FIRST & MERCHANTS NATIONAL BANK
P.O. Drawer 1212 24141
703/639-1625 Tr$14 Mil
(Branch of Richmond)
Hd: Perry G. Gorham, SrVP&TO

★ Richmond

BANK OF VIRGINIA TRUST COMPANY
P.O. Box 26311 23260
804/771-7554 Tr$450 Mil
(Branches in Danville, McLean, Newport News, Norfolk & Roanoke)
Hd: John T. McGrann, Pres
PersTr,Nb: Melvin E. Roach, SrVP
CorpTr: Betty T. Speegle, CTO
TrInv: W. Guy Williams, Jr., SrVP
ComTrF: F. Gordon Mabey, VP
EmplBen: Samuel R. Brent, VP
TrOpers: Agnes E. Moore, TO

CENTRAL FIDELITY BANK, NatAssn
P.O. Box 27602 23261
804/782-4271 Tr$325 Mil
Hd: Richard R. Wheeler, SrVP
PersTr: Wm. J. Cox, VP&TO
CorpTr: J.S. Craig, AsstTO
TrInv: William N. Hyler, VP
L.P. King, VP
ComTrF: Donald S. Wilcox, VP&TO
EmplBen: George T. Jamerson, VP
TrOpers: Gene A. Murray, VP
Nb: Robert E. Vince, VP

CONSOLIDATED BANK & TRUST CO.
P.O. Box 10046 23240
804/771-5200 Tr/u$1 Mil
Hd: V.W. Henley, Pres&TO
PersTr,CorpTr: Sandra G. Williams, AsstTO

FIRST & MERCHANTS NATIONAL BANK
P.O. Box 26903 23261
804/788-2617 Tr$1.5 Bil
(Branches in Danville, Fairfax, Lynchburg, Newport News, Norfolk, Petersburg, Radford, Roanoke & Staunton)
Hd: John D. Blackwell, Exec VP&SrTO
PersTr: Hugh K. Leary, SrVP&TO
CorpTr: Raymond E. Wilson, VP&CTO
TrInv: Stuart A. Sachs, SrVP
EmplBen,TrOpers: Frank A. Barone, VP&TO
Nb: Thomas A. Sully, JrVP&TO

SOUTHERN BANK
2nd & Grace Sts. 23241
804/782-6220 Tr/o$100 Mil
Hd: Rieman McNamara, Jr., VChm
PersTr: Peter G. Seaman, Jr., SrVP&SrTO
TrInv: Charles N. Whitener
CorpTr: Shelley S. Ivester, VP&TO
Nb: Charles H. Cline, VP

UNITED VIRGINIA BANK
900 E. Main St.
P.O. Box 26665 23261
804/782-5204 Tr$1.5 Bil
(Branches in Alexandria, Lynchburg, Newport News, Norfolk, Roanoke & Staunton)
Hd,TrGp: B. Walton Turnbull, ExecVP
PersTr: William J. Lewis, SrVP
CapitalRegMgr: Henry W. Brockenbrough, SrVP&TO
NorthernRegMgr: Malcolm S. Underwood, SrVP&TO
EasternRegMgr: David A. Dashiell, Jr., SrVP&TO
WesternRegMgr: John F. Richards, SrVP&TO
TrMktg: Malcolm A. Buckey, Jr., SrVP
CorpTr: Robert A. Browning, Jr., SrVP
TrInv: Erwin H. Will, Jr., Pres-Capitoline
EmplBen,Nb: K.L. Walker, AsstVP
TrOpers: E. William Wohlford, SrVP&SrTOpO
TrMktg: Malcolm A. Buckey, Jr., SrVP

VIRGINIA NATIONAL BANK
707 E. Main St. 23219
804/782-0641 Tr$1.2 Bil
(Branch of Norfolk)
RegHd,PersCustmerSvcs: David L. Thomson, VP&RegTO
Nb: John K. Burke, VP&TO
EstStlmnt: Albert H. Faulkner, VP&TO

Roanoke

BANK OF VIRGINIA TRUST COMPANY
First & Church Sts. 24011
703/344-8881
(Branch of Richmond)
Hd: Ronald M. Holt, VP
PersTr: Robert E. Bryant, TO

COLONIAL AMERICAN NATIONAL BANK
P.O. Box 13888 24038
703/982-3200 Tr$88.6 Mil
Hd: Colin C. Murchison, VP&SrTO
PersTr: Harry L. Shinn, Jr., TO
EmplBen,Nb: Gerald J. Johnson, VP&TO
TrInv,ComTrF: Philip G. Willcox, Jr., VP&TO
TrOpers,Tax: Robert C. Elliott, TO

FIRST & MERCHANTS NATIONAL BANK
P.O. Box 14111 24022
703/344-6641
(Branch of Richmond)
Hd: Robert L. Bradshaw, Jr., VP&TO
Nb: R.F. Cook, Jr., TO

FIRST NATIONAL EXCHANGE BANK OF VIRGINIA
P.O. Box 13327 24040
703/362-7509 Tr$485 Mil
Hd: Edwin R. Feinour, SrVP&TO
Division Heads: John D. Felmann, VP&TO
Joseph C. Godsey, Jr., VP&TO
Jewell H. Thompson, VP&TO
PersTr: Fred W. Shields, Jr., VP&TO
CorpTr: Edith L. Kittinger, TO
TrInv: Peter F. Dawyot, VP&TO
ComTrF: Walter J. Haas, TO
EmplBen: Robert L. Taylor, VP&TO
TrOpers: Larry W. McGuire, VP&TO
Nb: Lawrence M. Croft, VP&TO

UNITED VIRGINIA BANK/ROANOKE
P.O. Box 2867 24011
703/344-7711 Tr$1.5 Bil
(Branch of Richmond)
Hd: William R. Davis, VP&TO
PersTr: Russell S. Medberry, AsstVP
CorpTr: Robert A. Browning, Jr., SrVP
EmplBen: Louis C. Dillion, VP

Rocky Mount

BANKERS TRUST CO.
P.O. Box 130 24151
703/483-5127
Hd: Shannon Harlow, Pres
Mrs. Margaret P. Fralin, AsstCsh&TO
Mrs. Nina K. Bowles, AsstVP

Salem

FIRST VIRGINIA BANK ROANOKE-WEST
P.O. Drawer 7585 24153
703/387-5781 Tr/u$2 Mil
Hd: Kevin T. McMahon, VP&TO
TrOpers: Emma A. Smith, AsstVP

South Boston

SOUTH BOSTON BANK & TRUST CO.
P.O. Box 528 24592
804/575-7951 Tr$9 Mil
Hd: J. Logan Young, VP&TO
TrOpers: Dorothy P. Fisher, AsstTO

South Hill

THE CITIZENS BANK
111 East Danville St. 23970
804/447-7141
Hd: James H. Wells

Springfield

NORTHERN VIRGINIA BANK
6315 Backlick Rd. 22150
703/750-7840 Tr$35 Mil
Hd,Nb: Robert E. Duvall, SrVP&TO
PersTr: Maxine Blankenship, AsstTO
TrInv,EmplBen: Jackson Newell, AsstVP
TrOpers: Robert Kaptain, VP&TO

Staunton

FIRST & MERCHANTS NATIONAL BANK
1 W. Frederick St. 24401
703/885-8871
(Branch of Richmond)
Hd: Ben W. Partlow, Jr., VP&TO

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 1309 24401
703/885-1232 Tr$16 Mil
(Branch in Waynesboro)
Hd: Thomas A. Davis, SrTO
PersTr: Henrietta O. Hutchison, TO

UNITED VIRGINIA BANK/STAUNTON
2-14 W. Beverly St., P.O. Box 1269 24401
703/885-1555 Tr$1.5 Bil
(Branch of Richmond)
Hd,PersTr: Joseph B. Baugher, Jr., VP&TO
CorpTr: R.A. Browning, SrVP
EmplBen: Louis C. Dillion, VP
Nb: Lawrence W. Hope, AsstVP

Strasburg

THE FIRST NATIONAL BANK
P.O. Box 349 22657
703/465-5188
Hd,TrOpers: Douglas Spengler, VP&TO
PersTr,EmplBen: Mildred Ridings, AsstVP&AsstTO

Stuart

FIRST NATIONAL BANK OF MARTINSVILLE & HENRY COUNTY
P.O. Box 352 24171
703/694-7101
(Branch of Martinsville)
Hd: Paul J. Turner, SrTO

Tazewell

BANK OF TAZEWELL COUNTY
P.O. Box 111 24651
703/988-5566 Tr/u$4 Mil
Hd: Ripley F. Williams, TO

TAZEWELL NATIONAL BANK
P.O. Box 311 24651
703/988-5591 Tr$4 Mil
Hd: Edmund Garland, VP&TO

Urbanna

THE BANK OF MIDDLESEX
P.O. Box 219 23175
804/758-2375 Tr$1.3 Mil
Hd: Ashby U. Cockrell, ExecVP&TO
Gene Paulette, Pres&AsstTO
Jessie M. DeBusk, VP&AsstTO

Virginia Beach

VIRGINIA NATIONAL BANK
1661 Laskin Rd. 23451
804/425-6464 Tr$1.2 Bil
(Branch of Norfolk)
Nb: Karl Schwartz, III, VP&TO

Warrenton

FAUQUIER NATIONAL BANK
P.O. Box 561 22186
703/347-2700 Ext. 224 Tr$21 Mil
Hd,EmplBen,TrOpers,Nb: Ronald L. Pearson, TO
PersTr,Tax: R. Forest Persons, TO
ComTrF: Margie A. Hockensmith, AsstTO

PEOPLES NATIONAL BANK
P.O. Box 93 22186
703/347-1711 Tr$7 Mil
Hd: Robert M. Miller, TO

Waynesboro

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 596 22980
(Branch of Staunton)
Thomas A. Davis, SrTO

VIRGINIA NATIONAL BANK
503 W. Main St. 22980
703/942-5141 Tr$1.2 Bil
(Branch of Norfolk)
Nb: Henry S.L. Frizzell, TO

West Point

CITIZENS & FARMERS BANK
23181
703/843-2360 Tr/u$1 Mil
Hd: W.T. Robinson, Pres

Winchester

COMMERCIAL & SAVINGS BANK
P.O. Drawer 272 22601
703/667-6100 Tr$8 Mil
Hd: Robert L. Hersey, TO
TrOpers: Arlene L. Maul, AsstTO

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 2800 22601
703/667-4205 Tr$22 Mil
Hd,CorpTr,TrInv: Charles Greeb, Jr., SrVP-Treas
PersTr,Nb: Majorie H. Copenhaver, VP
TrOpers: Doris A. Cooley, TO
ComTrF,EmplBen: C.C. Chewning, III, TO

SHENANDOAH VALLEY NATIONAL BANK
P.O. Box 1000 22601
703/667-2000 Tr$25 Mil
Hd: Donald R. Grubbs, SrVP&TO

WASHINGTON

Bellevue

OLD NATIONAL BANK OF WASHINGTON
10800 N.E. Eighth St. 98009
206/455-6645
(Branch of Spokane)
Hd: R.R. Dunn, AsstVP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 907 98009
206/583-7267
(Branch of Seattle)
Hd: Virginia Nielsen, TO

Bellingham

BELLINGHAM NATIONAL BANK
101 E. Holly St. 98225
206/676-6389 Tr$42 Mil
Hd,PersTr,CorpTr,Nb: Harold B. Vaughn, VP&SrTO
EmplBen,TrInv,ComTrF: Laurie A. Lloyd, TO
TrOpers: Carol Smith, OpersSupt

SEATTLE-FIRST NATIONAL BANK
P.O. Box 2729 98225
206/676-2436
(Branch of Seattle)
Hd: Dorothy Lewis, SrTO

TRUSTWARE
means results in...
WASHINGTON SEP
XYZ 123

For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 (404) 391-1700

WASHINGTON (Cont'd)

Bremerton

AMERICAN MARINE BANK
(Branches of Winslow)
East Bremerton Branch
98310
Mgr: Bruce Larson
Westgate Branch
98310
Mgr: Neil W. Storey

Chehalis

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
Coffman-Dobson Banking Center
473 N. Market Blvd. 98532
206/748-0031
(Branch of Seattle)
Hd: David P. Knight, AsstVP&TO

SECURITY STATE BANK
P.O. Box 539 98532
206/748-3361 Tr$5 Mil
Hd: James G. Leverett, VP&TO

Everett

OLYMPIC BANK
2817 Colby Ave. 98201
206/258-3735
Hd: James A. Simonton, SrVP
PersTr: Frederic T. Quilliam, VP
TrInv,ComTrF: Norman O. Smith, VP
Robert C. Kuehn, VP
EmplBen: Karen Hanson, AsstTO
TrRE: Jack D. Wilson, VP
TrOpers: Richard Mallon, AsstVP
Nb: Richard J. Morrison, VP
Tax: Gordon Shewfelt, TO
Prob: Bruce Bell, TrProbO

RAINIER NATIONAL BANK
P.O. Box 1188 98206
206/259-0011 Ext 290
(Branch of Seattle)
Hd: Terry M. Teglia, AsstVP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1108 98206
206/259-7644
(Branch of Seattle)
Hd: Barry E. Smith, SrTO&Mgr

Kennewick

RAINIER NATIONAL BANK
23 W. Kennewick Ave. 99336
509/582-2121
(Branch of Seattle)
Hd: Jack L. Robson, AsstVP

Kingston

AMERICAN MARINE BANK
98346
(North Kitsap Branch of Winslow)
Mgr: Gerald R. Orr

★Olympia

RAINIER NATIONAL BANK
P.O. Box 288 98501
206/753-9833
(Branch of Seattle)
Hd: David L. Ferguson, TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 328 98507
206/753-8629
(Branch of Seattle)
Hd: James E. Roberts, AsstVP&TO&Mgr

Port Orchard

AMERICAN MARINE BANK
1540 Retsil Rd. 98366
(Branch of Winslow)
William Wallace, Mgr

Poulsbo

AMERICAN MARINE BANK
98370
(Branch of Winslow)
Mgr: Larry Peterson

Richland

OLD NATIONAL BANK OF WASHINGTON
701 Jadwin 99392
509/943-2566
(Branch of Spokane)
Hd: Thomas J. Peterson, TO&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 280 99352
509/946-6111
(Branch of Seattle)
Hd: James A. Piche, AsstVP&TO

Seattle

BANK OF CALIFORNIA, NatAssn
910 Fourth Ave. 98104
206/587-3691 Tr$506 Mil
(Branch of San Francisco)
Hd: R.G. Alberts, VP&SrTO
PersTr: F.N. Anderson, VP&TO
TrInv: E.M. Bivins, VP&IO
EmplBen: T. Grandorf, TO
TrOpers: P. Ekoes, TOpO
Herbert W. Miller, Jr., VP&TrREO
Nb: Anthony Sisti, TO

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
P.O. Box 21927 98111
206/292-3522 Tr$700 Mil
(Branches in Chehalis, Spokane, Tacoma & Yakima)
Hd: Harry Parker, ExecVP&SrTO
PersTr,Prob,Tax: John Petrisor, VP&TO
TrOpers,ComTrF: Mark Holland, VP&TO
Mktg,EmplBen,CorpTr: John P. Patterson, VP&TO
TrInv: Clark Reardon, VP&TO

LAIRD, NORTON TRUST COMPANY
Norton Bldg., 13th Fl. 98104
206/464-5234
Hd: David E. Ellison, Pres
PersTr: Daniel W. Jaech
ComTrF: Michael Kenefick
TrOpers: John E.B. Holmstrom
Nb: Paul Bishop
TrInv: Vince Celentano

PEOPLES NATIONAL BANK OF WASHINGTON
P.O. Box 720 98111
206/344-4517 Tr$350 Mil
(Branch in Yakima)
Hd: Walter T. Bagnall, SrVP&MgrTrDiv
PersTr: Don Porter, Mgr&SrTO
CorpTr: Ellen Mittet, Mgr&SrTO
TrInv,ComTrF: William B. Culverwell, VP&Mgr
Nb: Henry A. Alkema, VP&Mgr
RE: Edward T. Hughes, VP&Mgr
Tax: Maralyn Johnston, Mgr&SrTO
Prob: Frederick G. Fogg, Mgr&SrTO
GpMgr,Opers,Tax,PersTr: E. Gene Treneer, VP&Mgr
GpMgr,EmplBen,Prob,Eastern WA: Stephen M. Davis, VP&Mgr

RAINIER NATIONAL BANK
P.O. Box 3966 98124
206/621-4424 Tr$860 Mil
(Branches in Everett, Kennewick, Olympia, Spokane, Vancouver, Wenatchee & Yakima)
Hd: William L. Schaumberg, ExecVP&Mgr
Prob&PersTrGp: H. Dale Meredith, VP&GpMgr
PersTr: Robert P. Becker, VP
CorpTr: Dallas C. Wilson, VP
TrInv: John Baker, SrVP
SupportSysGp: Dave M. Woods, SrVP&GpMgr
EmplBen: Mary E. Buckmaster, VP
TrOpers: H. Edward Langdon, AsstVP
TrMktg: John K. Selle, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 3586 98124
206/583-5208 Tr$1.3 Bil
(Branches in Bellevue, Bellingham, Everett, Olympia, Richland, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: Richard Fulp, SrVP&Mgr
Hd,PersTr: Loy D. Smith, VP&Mgr
BusAdvServ: James R. Devine, VP&Mgr
TrInv: John Privat, VP&Mgr
EmplBen: Steve Dent, VP&Mgr
TrOpers: Donna Harms, VP&Mgr
Nb: Curtis G. Young, VP&Mgr

SEATTLE TRUST & SAVINGS BANK
804 Second Ave. 98104
206/223-2215 Tr$290 Mil
Hd: Leroy L. Lewis, Jr., ExecVP&SrTO
BusGp: John T. Garland, VP
ConsmrGp: Willard E. Skeet, Jr., VP
AdmnSer: Lewis F. Lovell, VP
TrInv,ComTrF: A. Fieldhouse, VP&SrIO
PersTr: Jo-Anne Daech, VP
CorpTr: M.L. Watson, AsstTO
EmplBen: Dianne L. Brown, VP
TrOpers: J.B. Leslie, VP

WASHINGTON MUTUAL SAVINGS BANK
1101 Second Ave. 98101
206/464-4516 Tr$81 Mil
Hd: Robert P. Turnley, VP
PersTr,TrInv,Nb: Robert Christianson, TO
EmplBen,Nb: Eugene Tang, TO
TrOpers: Linda D. Newton, TO

Spokane

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
Inland Empire Banking Center
W. 801 Riverside Ave. 99201
509/455-6230 Tr$6.5 Mil
(Branch of Seattle)
Hd: Thomas A. Gilbert, TO

OLD NATIONAL BANK OF WASHINGTON (Trust Dept.)
P.O. Box 3588 TA 99220
509/456-2048 Tr$235 Mil
(Branches in Bellevue & Richland)
Hd: John H. Sloan, ExecVP&Mgr
E.L. Rehn, VP&SrTO&AsstMgr
CorpTr,EmplBen,Nb: D.A. Gesinger, VP&TO
TrOpers: A.W. Walters, VP&TO
TrInv,ComTrF: J.M. Simmons, VP&TrInvO
PersTr: W.H. Moore, VP&TO

RAINIER NATIONAL BANK
River Park Square Branch
P.O. Box 366 99210
509/456-6439
(Branch of Seattle)
Hd: Jerry W. Wagner, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: Robert D. Frazier, VP,TO&Mgr

WASHINGTON TRUST BANK
P.O. Box 2127 99210
509/455-4150 Tr$128 Mil
Hd,Nb: John P. Tracy, Jr., VP&TO
PersTr,CorpTr,ComTrF,TrInv: Einer F. Jensen, VP&TO
EmplBen: William Wagner, AsstVP&TO
TrOpers: Gary P. Travis, TO

65.7% of the subscribers of
TRUSTS & ESTATES
select bank or
correspondent bank.

Tacoma

THE BANK OF CALIFORNIA,NatAssn
1011 Pacific Ave. 98663
206/383-2571 Tr$186 Mil
(Branch of San Francisco, CA)
Hd: Harvey H. Pasic, VP
PersTr: Porter Baldridge, SrTO
EmplBen,Agcy: Harlan W. Sachs, TO
TrInv: Donn H. Koessler, VP&TrInvO
TrOpers: Janice Carrara, TOpO
Nb: Anthony D. Sisti, TO
Prob: Ray E. Johnson, TO
Gdnshp,Escrow: Shirley Robinson, TO

FIRST INTERSTATE BANK OF WASHINGTON, NatAssn
1 Washington Plaza 98402
206/539-5619
(Branch of Seattle)
Hd,PersTr: J. H. Hewitt, VP,TO&Mgr
BusDev,Nb: Donald Collins, VP&TO
BrAdmin: Victor L. Saathoff, VP&TO
TrInv: Allen L. Undem, VP&TO

PUGET SOUND NATIONAL BANK
P.O. Box 1258 98401
206/593-3838 Tr$125 Mil
Hd: Ashley K. White, VP&SrTO
PersTr: Austin Burch, VP&TO
TrInv: Thomas Pendleton, VP&TO
EmplBen,CorpTr: Wilder Foote, AsstVP&TO
TrOpers: Bruce Bradley, TO
Nb: Doris Warner, AsstVP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1176 98401
206/593-3336
(Branch of Seattle)
Hd: Arleigh T. Jones, SrTO

Vancouver

FIRST INDEPENDENT BANK
P.O. Box 1597 98663
206/699-4221 Tr$60 Mil
Hd: Charles T. Thomas, VP&TO
PersTr: John A. Karas, AsstTO
TrInv: Rick Van Hoose, TO

NORTHWEST NATIONAL BANK
P.O. Box 1867 98668
206/695-1311 Tr$4.3 Mil
Hd: Kenneth V. Hoffman, TO
TrOpers: Jill Walton

RAINIER NATIONAL BANK
P.O. Box 689 98660
206/696-8540
(Branch of Seattle)
Hd: Gene Lloyd, VP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 750 98660
206/696-5505
(Branch of Seattle)
Hd: J.D. Cummins, VP&Mgr

Walla Walla

BAKER-BOYER NATIONAL BANK
P.O. Box 1796 99362
509/529-8510 Tr$47 Mil
Hd,PersTr: W.W. "Pete" Peery, SrVP
FmMgr,Tax: Dan E. Wood, TO
TrInv,ComTrF: Lars Johnson, AsstVP
EmplBen,Nb: Jon Bren, AsstVP
TrOpers: Bettie Loiacono, OpersSupv

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Wenatchee

RAINIER NATIONAL BANK
Wenatchee Ave. & Orondo St. 98801
509/662-1426
(Branch of Seattle)
Hd: John W. Harrington, AsstVP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 99801
509/662-8121
(Branch of Seattle)
Hd: Gregory A. Lair, SrTO

Winslow

AMERICAN MARINE BANK
P.O. Box 10788 98110
206/842-5651
(Branches in Bremerton, Kingston, Port Orchard & Poulsbo)
Hd: Edwin R. Mackay, SrVP,Mgr&TO
CorpTr,EmplBen,Nb: Larry Christopherson, TO
TrOpers: Jan Lacey, AsstTO
Debbie Anderson, AdmAsst
Village Branch
98110
Mgr: Terrie Takmoto Sua

Yakima

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
Central Yakima Branch
101 E. Yakima Ave. 98901
509/575-7426
(Branch of Seattle)
Hd: E. Randolph Grava, AsstVP&TO

PEOPLES NATIONAL BANK OF WASHINGTON
(Eastern WA Trust Office)
414 W. Yakima Ave. 98902
(Branch of Seattle)
Hd: Richard J. Conrad, SrTO&Mgr
Carole A. Kirkpatrick, TO

RAINIER NATIONAL BANK
P.O. Box 136 98907
509/575-6725
(Branch of Seattle)
Hd: Douglas N. McIntyre, AsstVP&Mgr
PersTr: John J. Ledwich, SrTO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: George A. Cashman, SrTO

WEST VIRGINIA

Alderson

FIRST NATIONAL BANK
P.O. Box 479 24910
304/455-2991 Tr/u$1 Mil
Hd: David W. Hambrick, Pres&TO

Beckley

BANK OF RALEIGH
P.O. Drawer D 25801
304/255-7000 Tr$2 Mil
Hd: Lewis N. Ware, TO

BECKLEY NATIONAL BANK
P.O. Drawer G 25801
304/252-6411 Tr$4 Mil
Hd: William J. Hutchison, TO

RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25801
304/252-6581 Tr$11 Mil
Hd: W. David Mullins, VP&TO
TrOpers: Loretta Hambric, AsstTO
TrOpers: Janet Grecco, AdmAsst
TrInv: David V. Wyatt, AsstTO

Bluefield

THE COMMERCIAL BANK
P.O. Box 268 24701
304/327-3441 Tr$1 Mil
Hd: W.T. Hall, VChm&TO
Admin: Duane L. Davis, VP,Csh&TrAdmO

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
Hd,TrInv,Nb: Byron K. Satterfield
PersTr: Patsy Sykes
CorpTr,EmplBen: Evelyn Ragan
ComTrF,TrOpers: Thresa Colo

THE FLAT TOP NATIONAL BANK
P.O. Box 950 24701
304/325-7151 Tr$125 Mil
Hd: A.A. Modena, ExecVP&TO
PersTr,TrOpers: A.L. McCall, Jr., SrTrAdmO
Gary Lenhart, TrAdmO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO

Buckhannon

ADRIAN BUCKHANNON BANK
2 West Main St. 26201
304/472-1112 Tr$2.4 Mil
Hd: William F. Osborn, III, TO

TRUSTWARE
means results in...
Wild Wonderful
1A-0C00
WEST VIRGINIA

For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404 391 1700

WEST VIRGINIA (Cont'd)

Charles Town

BANK OF CHARLES TOWN
P.O. Drawer 40 25414
304/725-8431 Tr$23 Mil
Hd: S.M. Hunt, VP&TO
PersTr: Patti A. Stuckey
TrOpers: Donna W. Phipps

PEOPLES BANK OF CHARLES TOWN
P.O. Box 351 25414
304/725-7018 Tr/u$1 Mil
Hd: Edward L. Pine, VP&TO

★Charleston

BANK OF WEST VIRGINIA
P.O. Box 6608 25302
304/344-1621 Tr$13 Mil
Hd: Stafford W. Burroughs, SrVP&TO

CHARLESTON NATIONAL BANK
P.O. Box 1113 25324
304/348-5620 Tr$350 Mil
Hd: Darryl Myers, ExecVP
PersTr: Charles R. Casto, SrTO
CorpTr,EmplBen: Robert E. Lee, VP
TrInv: James Daley, IO
TrOpers: Marge Gunter, AsstTO
Nb: Roger Kerr, VP

KANAWHA BANKING & TRUST CO,NatAssn
P.O. Box 393 25392
304/348-8366 Tr$130 Mil
Hd: Charles L. Jarrell, SrVP&TO
PersTr: Jewel L. Carte, VP
CorpTr: Robert B. Price, Jr., TO
TrInv: James D. Mason, VP

KANAWHA VALLEY BANK
P.O. Box 1793 25326
304/348-7081 Tr$406 Mil
Hd: J. Holmes Morrison, SrVP&SrTO
PersTr: William E. Wright, Jr., VP&TO
TrInv: William J. Wykle, VP&TrInvO
CorpTr,EmplBen: J. Randy Valentine, CTO
TrOpers: Patrick H. Brown, III, TrCont
Nb: Harold Neely, Jr., FPO

NATIONAL BANK OF COMMERCE
P.O. Box 633 25322
304/348-5093 Tr$68.5 Mil
Hd,PersTr,TrInv: Donald R. Raber, VP&SrTO
CorpTr,ComTrF: Stephen R. Jenkins, AsstTO
EmplBen,Nb: Harry L. Findley, TO
TrOpers: Thomas J. Saunders

Chester

FIRST NATIONAL BANK
253 Carolina Ave. 26034
304/387-3500 Tr/u$1 Mil
Hd: Charles L. Danley, TO
Phyllis M. Stalder, AsstTO

Clarksburg

EMPIRE NATIONAL BANK
4th & Main Sts. 26301
304/624-5521 Tr$2 Mil
Hd: Cecil B. Highland, Jr., Pres&TO

THE LOWNDES BANK
One Lowndes Square 26301
304/623-7261 Tr$12 Mil
Hd: Carl O. Smith, TO
PersTr: Annabell Hickman
TrOpers: Debra Mayer
Nb: Hubert H. McDaniel
EmplBen: Nancy Sandefur

UNION NATIONAL BANK
P.O. Box 2330 26301
304/624-3409 Tr$100 Mil
Hd: David K. Turner, VP&TO
PersTr: Kenneth K. Marteney, SrTO
Thomas N. Teter, TO
TrInv: E. Lawrence Marquess, TO
John T. Pyle, TO
TrOpers: Emogene Wright, TOpO

Elkins

CITIZENS NATIONAL BANK
P.O. Box 1519 26241
304/636-4095
Hd: Phil B. Smith, VP&TO
Lewis N. Ware, AsstTO
Betty P. Brady, AdmAsst

DAVIS TRUST CO.
P.O. Box 1429 26241
304/636-0991 Tr$4 Mil
Hd: James L. Schoonover, VP
Michael R. Price, AsstTO

Fairmont

CITY NATIONAL BANK
P.O. Box 1032 26554
304/363-5500 Tr$3 Mil
Hd: Fred L. Satterfield, VP&TO
Robert D. Reynolds, CPA,AsstVP&AsstTO
TrOpers: Karen Bartlett, TrClerk

COMMUNITY BANK & TRUST,NatAssn
103 Adams St. 26554
304/363-5800 Tr$3 Mil
Hd: William T. McLaughlin, II, TO
Judith A. Simons, TrAdm

FIRST NATIONAL BANK IN FAIRMONT
301 Adams St. 26554
304/363-1300 Tr$10 Mil
Hd: William T. Nutter, VP&TO

Grafton

BLUEVILLE BANK
P.O. Box 29 26354
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Glen Harman, Pres&TO
Karen Keener, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 278 26354
304/265-1111
Hd: Cecil E. Keener, Jr., Pres&TO

Huntington

FIRST HUNTINGTON NATIONAL BANK
P.O. Box 179 25706
304/696-4300 Tr$78 Mil
Hd: William F. Agee, SrVP&TO
CorpTr: Dorsey L. Pennington, TO
TrInv: Vincent Manzi, AsstVP&IO
EmplBen: Selden McNeer, III, AsstTO
PersTr: L.D. Draper, TO

GUARANTY NATIONAL BANK
P.O. Box 548 25710
304/697-5800 Tr$40 Mil
Hd: John D. Nuzum, TO
TrOpers: Charles E. Wilkinson, AsstTO

HUNTINGTON TRUST & SAVINGS BANK
P.O. Box 2087 25721
304/529-3021 Tr/u$10 Mil
Hd: Alan R. Simmons

TWENTIETH STREET BANK
1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO

Keyser

FARMERS & MERCHANTS BANK
P.O. Box 789 26726
304/788-3111
Hd: Sarah J. Albright, TO

THE NATIONAL BANK OF KEYSER
P.O. Box 878 26726
304/788-3261 Tr$5 Mil
Hd: Nelson Hagerty, Pres&TO
Lincoln H. Wilkins, ExecVP&AsstTO
Michael Imperio, AsstTO

Kingwood

ALBRIGHT NATIONAL BANK
P.O. Drawer C 26537
304/329-0585
Hd,Nb: Max Buric, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb: E.D. Grande, VP&AsstTO
TrOpers,Nb: Donald L. Brewer, Csh&AsstTO

Mannington

FIRST EXCHANGE BANK
P.O. Box 388 26582
304/986-1700
Hd: A. Dale Poling, ExecVP&TO

Martinsburg

CITIZENS NATIONAL BANK
P.O. Box 847 25401
304/263-8944 Tr$3 Mil
Hd: Stephen S. Grove, TO

MERCHANTS & FARMERS BANK
131 S. Queen St. 25401
304/267-8987
Hd: Ernest L. Weidman, Jr., AsstVP&TO

OLD NATIONAL BANK
P.O. Box 947 25401
304/263-0861 Tr$11.5 Mil
Hd: Robert L. Booth, VP&TO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
304/267-8927 Tr$4 Mil
Hd: John R. Allen, VP&TO
Sarah V. Pappas, AsstTO

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
Hd: George T. Carson, VP&TO

Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK
P.O. Box 670 26836
304/538-2353
Hd: Janet Sindy, TO
Edgel A. Liller, ExecVP&AsstTO

Morgantown

FARMERS & MERCHANTS BANK
P.O. Box 698 26505
304/292-9441 Tr$10 Mil
Hd: Delbert R. Baker, VP&TO
TrInv: Lewis C. Pellegrin, ExecVP
PersTr: Mrs. Francie Klink, AsstTO

FIRST NATIONAL BANK
P.O. Box 853 26505
304/296-4471 Tr$10 Mil
Hd: Kim Craig, AsstVP&TO
Admin: Colleen Roberts
Debbie Hunter, OpClrk

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO

Mullens

THE PEOPLES BANK
25882
Tr/u$1 Mil
Hd: C.W. Burdiss

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/428-8061 Tr$16 Mil
Hd: Thomas N. Webster, SrVP&TO
TrOpers: Betty P. Rodda, VP&TO
EmplBen: Rosemarie Colberg, AsstTO
Nb: C. Randall Law, AsstVP&TO

MOUNTAIN STATE BANK
P.O. Box 3038 26101
304/485-7331 Tr$8 Mil
Hd: R.G. Miller, VP&TO

PARKERSBURG NATIONAL BANK
514 Market St. 26101
304/424-8682 Tr$60 Mil
Hd,CorpTr,EmplBen: Robert B. McHenry, VP&TO
TrInv: Betty E. Barnette, AsstVP
TrOpers: June S. Whytsell, AsstVP&TO

UNION TRUST NATIONAL BANK
P.O. Box 928 26101
304/485-6501 Tr$165 Mil
Hd,PersTr,CorpTrTrOpers,Nb: Edwin Van Lynn, SrVP&TO
TrInv: Charlotte J. Potter, VP&TO
ComTrF,EmplBen: Urban J. Albertson, III, AsstVP&TO

WOOD COUNTY BANK
P.O. Box 1587 26101
304/424-7595 Tr$14 Mil
Hd: Larry A. Thornton, VP&TO
TrInv: M. Susan Corbitt, VP
TrOpers: Pamela S. Robinson, AsstTO

Point Pleasant

CITIZENS NATIONAL BANK
P.O. Box 37 25550
304/675-4480 Tr$1.4 Mil
Hd: Wayne Austin, TO

Princeton

MERCER COUNTY BANK
P.O. Box 791 24740
304/425-1992 Tr$13 Mil
Hd: James L. Miller, VP&TO

PRINCETON BANK & TRUST CO.
P.O. Box 671 24740
304/425-7521 Tr$9 Mil
Hd: Owen R. Griffith, Jr, SrVP&TO

Ransom

BLAKELEY BANK & TRUST CO.
P.O. Box 40 25438
304/725-7014 Tr$3 Mil
Hd: J. Blackwell Davis

Ronceverte

FIRST NATIONAL BANK IN RONCEVERTE
P.O. Box 457 24970
304/647-4500 Tr$2 Mil
Hd: William M. Dickson, Pres&TO

St. Marys

FIRST NATIONAL BANK
26170
304/684-2255 Tr$1 Mil
Hd: Carl Guthrie, Pres

Sisterville

FIRST-TYLER BANK & TRUST CO.
P.O. Box 179 26175
304/652-3151 Tr$7 Mil
Hd: R.O. Hanlin, Csh
Nb: T.E. Menighan, Pres

UNION NATIONAL BANK
P.O. Box 177 26175
304/652-3511
Hd: Carl A. Guthrie, Csh&TO

South Charleston

FIRST NATIONAL BANK
P.O. Box 8037 25303
304/744-9424
Hd: Marshall Buckalew, Pres&TO

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 Tr$17 Mil
Hd,PersTr,TrInv: S.D. Hardin, Pres&TO
CorpTr,ComTrF,EmplBen: J.L. Hogg, TO
TrOpers,Nb: Ann Phillips, AsstTO

Wheeling

HALF DOLLAR TRUST & SAVINGS BANK
P.O. Box 711 26003
304/233-4500 Tr$25 Mil
Hd: F. Eric Hines, VP&TO
PersTr: Mark C. Ferrell, TO
TrOpers: Rita Castle, TO

SECURITY NATIONAL BANK & TRUST CO.
Trust Dept.
1114 Market St. 26003
304/233-0600 Tr$165 Mil
Hd: Larry A. Carpenter, VP&TO
PersTr: Martha M. Sobray, AsstVP&TO
CorpTr: Dorothy L. Meigh, AsstTO
TrInv: John W. King, TrInvO
Shirley A. McCann, AsstTO
Carrie J. Nunemaker, AsstTO
Mary E. Nolte, AdmAsst
EmplBen: George P. Schramm, TO
TrOpers: Charles M. Miller, TOpO
Nb: Dennis R. Ronek, TrMktgO
Delores A. Palmer, AsstTOpO

WHEELING DOLLAR SAVINGS & TRUST CO.
Bank Plaza
1315 Market St. 26003
304/232-1600 Tr$350 Mil
Hd: Donald E. Hawkins, VP
PersTr: John L. Medick, SrTO
TrInv: Herschel C. Pittenger, VP
EmplBen: Helen V. Gould, SrTO
CorpTr,TrOpers: Kim Seabright, TOpO
Mktg,Nb: William H. Homan, Jr., SrTO
Prob: Thomas A. Wellner, SrTO
Tax: Ronald J. Morgan, TaxO

WHEELING NATIONAL BANK
1145 Market St. 26003
304/232-0110 Tr$11.8 Mil
Hd: Richard L. Tomlinson, VP&TO

White Sulphur Springs

BANK OF WHITE SULPHER SPRINGS
1 East Main St. 24986
304/536-1400 Tr$130 Thous
Hd: C.R. Walkup, Pres&TO
PersTr: W.J. Livesay, VP&AsstTO

WISCONSIN

Appleton

ASSOCIATED BANK OF APPLETON
600 E. Northland Ave. 54913
414 731-9195
(Trust office of First National at Neenah)
John W. McKenzie, MgngTO

FIRST NATIONAL BANK OF APPLETON
200 W. College Ave. 54911
414/735-1375 Tr$130 Mil
(Affil. banks in Campbellsport, Clintonville, DePere, Freedom, Greenville, Larson, Oshkosh & Seymour)
Hd: Paul R. Trigg, VP&SrTO
PersTr: Richard H. Gamble, TO
CorpTr: William S. Schneider, AsstVP&TO
TrInv: Philip R. Keller, VP&TrInvO
EmplBen: Brian W. Parrott, TO
ComTrF,TrOpers: Kenneth W. Sickels, TOpO
Prob: Robert T. Kemps, TrAdm

VALLEY TRUST CO.
(Affil. of Valley Bancorp.)
221 W. College Ave. 54911
414/739-0163 Tr$87 Mil
(Trust offices in Ripon and Shawano)
Hd: Mark L. Miller, Pres
PersTr: Charles Banker, VP
CorpTr,EmplBen: James A. Kluge, VP
TrInv,ComTrF: Roger S. Core, SrVP&InvMgr
TrOpers: Judy Danzinger, TOpO
Nb: Thomas J. Vonck, AcctExec

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-4811
Hd: Merlin E. Zitzner, Pres
Robert H. Schmidt, SrVP,Csh&TO
Greg L. Lindner, VP&TO

FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-3901
Hd: Gene D. Higgins, Csh&TO
Vicki M. Provorse, AsstTO
EmplBen: Tom Huffar

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-3148
Hd: Stuart Taylor, SrVP&Csh

TRUSTWARE®
means results in...
AMERICA'S DAIRYLAND
AAA 666
JAN WISCONSIN 82
For more information contact
National Computer Systems Trust Systems Division NCS Center Dunwoody GA 30338 404·391 1700

WISCONSIN (Cont'd)

Beaver Dam

AMERICAN NATIONAL BANK
115 Front St. 53916
414/885-5518 Tr$2.5 Mil
Hd: Paul W. Zahn, VP&TO
TrInv,EmplBen: E.M. Jacobs, Pres
TrInv: H.M. Militzer, ExecVP
Nb: Richard F. Jacobs, BankMktgO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 457 53916
414/885-4454 Tr$8.5 Mil
Hd: Dean A. Beck, VP&TO
TrOpers: Elaine C. Beyer, AsstTO

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank of Beaver Dam)
124 N. Spring St.
P.O. Box 278 53916
414/885-5511 Tr$1.2 Bil
(Trust Service Office of Milwaukee)
Hd: R. Stephen Cowan, TO

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr$1.4 Mil
Hd: Dorothy L. Burton, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/365-4401 Tr$21 Mil
Hd,InvTr: D.E. Engebretson, ExecVP&TO
Mrs. Barbara A. Gunderson, TO
Dennis A. Staaland, AsstVP&TO
James C. Zaher, AsstTO

HERITAGE TRUST COMPANY
500 E. Grand Ave.
P.O. Box 998 53511
(Trust office of Milwaukee)
Brenton I. Chivington, VP
Bonnie D. Wetter, AsstVP

Burlington

BANK OF BURLINGTON
200 S. Pine St. 53105
414/763-9141 Tr/o$12 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Howard C. Harlow, TO
PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO

FIRST BANK & TRUST CO.
400 Milwaukee Ave. 53105
414/763-3581 Tr$9 Mil
Hd,Nb: Roman Borkovec, Pres&TO
TrInv,EmplBen,Nb: Richard Jodarski, TO
PersTr,TrOpers: Karen Chrast, TO

Chilton

THE COMMERCIAL BANK
35 East Main St. 53014
414/849-2351 Tr$3.2 Mil
Hd: Paul A. Hugo, VP&TO

Chippewa Falls

FIRST NATIONAL BANK
(Trust Service Agreement with American National Bank & Trust Co. of Eau Claire)
P.O. Box 9 54729
Dale C. Sevig, VP&SrTO

NORTHWESTERN BANK
202 Bridge St. 54729
715/723-4461
Hd: R.L. Schneider

De Pere

STATE BANK OF DE PERE
P.O. Box 70 54115
414/336-9601 Tr$9 Mil
Hd: Wayne H. Treutelaar, AsstVP&TO

Eau Claire

AMERICAN NATIONAL BANK & TRUST CO.
204 E. Grand Ave. 54701
715/832-9721 Tr$17 Mil
(Trust offices in Chippewa Falls, First National Bank & Rice Lake, Dairy State Bank)
Hd,PersTr,EmplBen,Nb: Dale C. Sevig, VP&SrTO
TrOpers: Charles R. Berg

FIRST WISCONSIN NATIONAL BANK
131 South Barstow St. 54701
715/839-6441 Tr$25 Mil
Hd: Philip R. Smith, SrVP&SrTO
PersTr: Thomas P. Taylor, TO
CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: James P. Johannsen, VP&TO

WISCONSIN VALLEY TRUST CO.
(Operating at Community Trust Bank)
54701
715/832-3467
(Trust office of Wausau)

Evansville

UNION BANK & TRUST CO.
P.O. Box 15 53536
608/882-5200
Hd: Leonard P. Eager, Jr., ExecVP

Fond Du Lac

NATIONAL EXCHANGE BANK & TRUST
130 South Main St. 54935
414/921-7700 Tr$50 Mil
Hd: Lyman T. Powell, VP&TO
EmplBen: Marg Stahnke, AsstTO

Fort Atkinson

FIRST AMERICAN BANK & TRUST CO.
P.O. Box 218 53538
414/563-6616 Tr$17 Mil
Hd: James S. Schafer:
TrOpers: Julie Hartwig
PersTr,Nb: Richard Meier

Grafton

GRAFTON STATE BANK
101 Falls Road 53024
414/377-5511 Tr$6 Mil
Hd: Ralph L. Zaun, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,Nb: David T. Goddard

Green Bay

CITIZENS AMERICAN BANK
908 S. Fisk St. 543C1
(Trust office of Citizens Trust Company of Sheboygan)
Erik Lammert, TrSvcO

FIRST WISCONSIN BANK
P.O. Box 1089 54305
414/432-0321
Hd: Jeffrey L. Johnson, VP&TO

KELLOGG CITIZENS NATIONAL BANK
P.O. Box 1267 54305
414/433-3131 Tr$185 Mil
Hd,Nb: James H. Lewis, ExecVP&Tr
PersTr: Gary Klise, VP&TO
TrInv: Kenneth F. Nimmer, TrInvO
EmplBen: Richard H. Langer, VP&TO
TrOpers: Kenneth W. Wery, AsstVP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Peoples Marine Bank of Green Bay)
200 South Adams Street
P.O. Box 1029 54305
414/437-0421 Tr$1.2 Bil
(Trust Service Office of Milwaukee)
Hd,TrInv,CorpTr,Nb: Leonard M. Rohloff, SrVP&TO
TrInv: Thomas P. Remley, TO
PersTr,ComTrF,Nb: Stephen C. Jones, VP&TO
PersTr,ComTrF,TrOpers: Richard J. Blahnik, TO
EmplBen,Nb: Susan Mitchell, TO

WEST BANK & TRUST CO.
P.O. Box 2427 54306
414/432-6361 Tr$50 Mil
Hd,PersTr,CorpTr: W.E. Hansen, VP&TO
TrInv,ComTrF: David C. Rusch, AsstVP
EmplBen: Mary Marquis, AsstTO
TrOpers,Nb: Gay Pivonka, TO

Hartford

FIRST NATIONAL BANK OF HARTFORD
P.O. Box 106 53027
414/673-5800 Tr/u$1 Mil
Hd: J.E. Hader, Pres&TO
PersTr,CorpTr: D.A. Carroll, VP&AsstTO
James H. Semler, Csh&AsstTO
Nancy Snyder, AsstTO

VALLEY BANK OF HARTFORD
P.O. Box 70 53027
414/673-4600
Donald R. Running, VP&TO
Doreen Kienast, AsstVP&AsstTO

Janesville

FIRST NATIONAL BANK
100 W. Milwaukee St. 53545
608/725-7851 Tr$29 Mil
William H. Whitehouse, VP&SrTO
Bruce R. Mitten, AsstVP&TO
Marcia A. Wilson, TOpO
Robert M. Berg, VP&TO

BANK OF WISCONSIN
P.O. Box 5000 53547
608/754-7771 Tr$95 Mil
Hd,Nb: Peter C. Jacobs, SrVP&TO
PersTr,CorpTr: Kathryn K. Shebiel, AsstVP&TO
TrInv,ComTrF: Thomas E. McKaig, VP&TrInvO
TrOpers: Jane R. Stevenson, AsstVP&TO
EmplBen: Stephen J. McDonnell, AsstVP&TO

ROCK COUNTY SAVINGS & TRUST CO.
P.O. Box 1619 53547
608/756-4161
Hd,PersTr,ComTrF: Clifford C. Christensen, ExecVP&TO
John E. Nelson, Sec,TO&Csh
Bernard Jeub, TO
Steven J. Perlewitz, AsstTO

Kenosha

FIRST BANK SOUTHEAST,NatAssn
P.O. Box 429 53141
414/658-4851
Hd: Richard W. Kozich, VP
PersTr: Jacqueline Klapproth, AsstTO
TrOpers: Sharon Bock

FIRST NATIONAL BANK
(Trust office at Citizens National Bank, Lake Geneva)
P.O. Box 280 53141
414/658-2331 Tr$132 Mil
Hd,Nb: Eugene M. Miller, VP&TO
PersTr: Lorraine Erickson, AsstVP&TO
TrInv,ComTrF: David L. Ball, VP&TrInvO
Prob: M. Lee Hosman, TO
TrOpers: Alice U. Tutlewski, TOpO
EmplBen: Michael T. Poch, AsstVP&TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Kewaskum

VALLEY BANK
1225 Fond Du Lac Ave. 53040
414/626-2171
Hd: Karl R. Fee, TO&LoanO

Kimberly

KIMBERLY STATE BANK
600 W. Kimberly Ave. 54136
414/731-3106
(Trust Office of First National at Neenah)
George A. Indestad, MngTO

La Crosse

FIRST BANK, NatAssn, LA CROSSE
319 Main St. 54601
608/782-8100
(Trust office of First Bank,NatAssn, Milwaukee)
Hd: Fred M. Metcalfe, VP&TO

LA CROSSE TRUST CO.
311 Main St. 54601
608/782-1148 Tr$100 Mil
Hd,Nb: H.L. Woods, Pres
PersTr,CorpTr,TrOpers: E.J. Albrecht, VP&Sec
TrInv,ComTrF: D.G. Growt, TrInvO
EmplBen: M.L. Endris, AsstSec
TrOpers: G.L. Tanke, AsstSec

Lake Geneva

CITIZENS NATIONAL BANK
(Trust services provided by First National Bank of Kenosha)
P.O. Box 432 53147
414/248-6262
E. M. Miller, VP&TO

FIRST BANK SOUTHEAST OF LAKE GENEVA, NatAssn
303 Center St. 53147
414/248-9116
Hd: Richard W. Kozich, TO
PersTr: Jeffrey G. Hanson

Lancaster

LANCASTER STATE BANK
53813
608/723-4166 Tr/u$1 Mil
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, AsstTO

UNION BANK & TRUST
P.O. Box 70 53813
608/723-2191 Tr$1.5 Mil
Hd: W. S. Johnson, VP&TO

★Madison

AMERICAN EXCHANGE BANK
P.O. Box 1268 53701
608/256-2635 Tr$4 Mil
Hd: William S. Hobbins, Chm,VP&SrTO
Michael L. Lemmenes, TO

COMMERCIAL MARINE BANK
102 State St. 53703
608/257-2121 Tr$6 Mil
Hd: W.E. Kinney, TO

FIRST WISCONSIN NATIONAL BANK
P.O. Box 7900 53707
608/252-4250 Tr$631.7 Mil
Hd: James E. Sugar, SrVP&SrTO
PersTr: Frederik W. Jensen, VP
TrInv: John W. Thompson, VP
ComTrF: Raymond F. Unger, VP
EmplBen: Ronald L. Lewis, VP
TrOpers: Frances M. Nelson, AsstVP
Nb: John C. Maynard, TO

M & I BANK OF HILLDALE
401 N. Segoe Rd. 53705
608/238-9373 Tr$25 Mil
Hd: Gary A. Anderson, VP&TO
PersTr,TrInv,ComTrF,Admin: Thomas A. Freitag, TO
EmplBen,TrOpers,Admin: James E. Saunders, AsstVP

M & I BANK OF MADISON
P.O. Box 830 53701
608/252-5950 Tr$275 Mil
(Trust office of Milwaukee)
Hd: William J. Conroy, VP&SrTO
PersTr: Oscar Seibel, AsstVP
CorpTr: Margaret L. Kalina, AsstVP
EmplBen: Robert L. Krewson, AsstVP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Commercial Marine Bank)
102 State St. 53703
608/257-2121 Tr$1.2 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas D. Wiers, VP
EmplBen,TrInv,PersTr: Wilfred Kinney, TO
PersTr: John M. McDermott, TO

UNITED BANK & TRUST OF MADISON
P.O. Box 8915 53708
608/252-3550 Tr$111 Mil
Hd: Charles F. Aschenbrenner, VP&TO
PersTr: Joan Burke, TO
Prob: Cheryl Shult, AsstVP&TO
TrInv,Nb: Jim Holt, VP&IO
TrInv,ComTrF: John Nelson, TO
EmplBen: Karen Gruenisen, TO
TrOpers: Cindy Lind, TOpO

Manitowoc

EAST WISCONSIN TRUSTEE CO.
(Trust office at Bank of Two Rivers, WI)
P.O. Box 787 54220
414/682-0101 Tr$130 Mil
Hd,TrInv,ComTrF: William A. Pohlmann, Pres
PersTr: Michael B. Mahlik, AsstVP,Sec&TO
EmplBen: James A. Noffke, VP,Treas&TO
Nb: James H. Lewis, SrVP&TO

FIRST NATIONAL BANK IN MANITOWOC
P.O. Box 10 54220
414/684-6611
Hd: V. Alan Johnson, AsstVP&TO
TrOpers: Ashton J. Mahnke, AsstVP&AsstTO

Marinette

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 347 54143
715/735-6617
Hd: Thomas K. Maxwell, Pres&TO

STEPHENSON NATIONAL BANK & TRUST
1820 Hall Ave. 54143
715/732-1732 Tr$6 Mil
Hd: Mary L. Staudenmaier, Pres&TO
PersTr,TrOpers: Elizabeth A. Caswell, TO

Markesan

MARKESAN STATE BANK
P.O. Box 155 53946
414/398-2358 Tr$1 Mil
Hd: Martin E. Kirst, ExecVP&TO

Marshfield

CENTRAL BANK & TRUST
P.O. Box 650 54449
Hd: Willis W. Allmandinger, VP&TO
Carol Koffarnus

CITIZENS NATIONAL BANK & TRUST
P.O. Box 510 54449
715/834-3171 Tr$20 Mil
Hd: Richard J. Kamps, VP&TO
Betty Valenta, AsstVP&AdmAsst

Menomonie

FIRST BANK & TRUST
P.O. Box 100 54751
715/235-5511 Tr$2.7 Mil
Hd: John T. Midthun, ExecVP&TO
Richard H. Most, AsstTO
TrInv,ComTrF,EmplBen,TrOpers,PersTr,Nb: Deanna Thorson, AsstTO

UNITED BANK IN MENOMONIE
P.O. Box 130 54751
715/235-5521 Tr$3 Mil
Hd,CorpTr,TrInv: Calvin H. Beals, Pres&TO
PersTr,ComTrF,EmplBen,TrOpers,Nb: Gordon E. Skouge, TO
Dean L. Seston, VP&TO
Richard Partlow, AsstTO

Milwaukee

FIRST BANK,NatAssn, MILWAUKEE
201 West Wisconsin Ave. 53259
414/278-6060 Tr$600 Mil
(Office in La Crosse)
Hd: Tracy E. Little, SrVP&MngTO
PersTr: Roger W. Hoffman, VP&TO
CorpTr: Thomas W. Steele, VP&TO
TrInv: Lyle F. Warnock, VP&TO
EmplBen: James D. Jurek, VP&TO
TrOpers: Patricia L. DeJong, AsstVP
Nb: R.L. McCarter, AsstVP

FIRST WISCONSIN TRUST COMPANY (T)
P.O. Box 2054 53201
414/765-5000 Tr$1.3/Bil
Blaine E. Rieke, Pres&CEO
Philip R. Smith, ExecVP
PersTr: Donald S. Buzard, 1stVP,GenCoun&Sec
Admin: Lee G. Wolcott, VP
FinPlng: Philip A. Hardacre, VP
CorpTr: Anthony M. Rood, Jr., 1stVP
EmplBen: James D. Hintz, VP
TrInv: Willard L. Wheeler, Jr., 1stVP
TrOpers: Marvin R. Anderson, VP
Gilbert J. Dechant, VP&Csh

HERITAGE TRUST CO.
P.O. Box 789 53201
414/276-2121 Tr$515 Mil
(Trust office in Beloit)
Hd,Nb: R. Ron Heiligenstein, President
PersTr: Thomas M. Lower, SrVP
Robert L. Shellman, VP
TrInv,ComTrF: Maureen J. Busby, SrVP
Tax&Legal Dept: Robert F. Nelson, VP,Sec&Treas
CorpTr,EmplBen: Mel L. Andresen, VP
TrOpers: Lewis P. Bassell, VP
A. Peter N. McArthur, VP
G. Robert Heaps, AsstVPBsnsDev
Christine Kosma, AsstVPOpers
Michael J. Markiewicz, Csh

KILBOURN STATE BANK
6055 W. Lisbon Ave. 53210
414/871-8200
Hd: Roger Kraemer, VP&TO

M&I MARSHALL & ILSLEY BANK
P.O. Box 3025 53201
414/765-7773 Tr$1.870 Bil
(Trust Service Offices in Madison, Racine & Watertown)
Hd: Michael J. Revane
CorpTr,EmplBen: Morry L. Birnbaum, VP
TrInv,EmplBen: William E. Fritz, VP
PersTr,Admin: William T. Gaus, VP
TrInv,PersTr: William J. Gumerman, VP
TrOpers: D.R. Schutz, SrVP

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate
business to banks or
correspondent banks.

WISCONSIN (Cont'd)

Milwaukee (Cont'd)

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine National Exchange Bank)
111 E. Wisconsin Ave.
P.O. Box 727 53201
414/765-2800 Tr$1.2 Bil
(Trust Service Offices in Beaver Dam, Green Bay, Madison, Neenah, Racine, Sturgeon Bay & West Bend)
Hd: Norman A. Jacobs, Pres
PersTr: Robert E. Slade, VP
CorpTr: Merl B. Case, VP
TrInv: M. Dale Fritz, VP
TrOpers: Harold W. Meyerhoff, VP
FinO: Gary L. Hoffman, VP
RegCoord,Nb: John M. Ewens, VP
DataProcOff: Donald M. Rostad, AsstVP
LegalOff&Sec: Arthur Saltzstein, VP

MILWAUKEE WESTERN BANK
Capitol Dr. at 60th St. 53216
414/442-5800 Tr$21 Mil
Nb,EmplBen,CorpTr,PersTr: O.K. Johnson, Jr., SrVP&TO
Marge Crawford, TOpO
TrInv: Richard A. Sachs, Pres&ChmBd

Mondovi

FIRST NATIONAL BANK
54755
715/926-4234 Tr/u$1 Mil
Hd: Mrs. Peggy L. Serum, VP&TO

Monroe

COMMERCIAL & SAVINGS BANK
P.O. Box 597 53566
608/328-4000 Tr/o$11 Mil
Hd: John C. McElhaney, VP&TO
Lorna L. Blum, TO

FIRST NATIONAL BANK
P.O. Box 30 53566
608/328-5160 Tr$17 Mil
Hd: Robert P. Smith, VP&TO
Lydia M. McMicken, AsstTO
Lowell A. Rautmann, AsstTO

Neenah

FIRST NATIONAL BANK
100 W. Wisconsin Ave. 54956
414/722-3321 Tr$235 Mil
(Trust Offices in Appleton, Kimberly & Neenah)
Hd: E. W. Moede, VP&MngTO
PersTr: J. J. Kloss, VP&TO
CorpTr: M. L. Schiffler, TO
TrInv: N. T. Brown, VP&IO
ComTrF: K. N. Brusda, VP&IO
EmplBen: R. F. Harding, VP&TO
TrOpers: S. U. Barnes, OF
Nb: M. L. Kelly, MktgDir

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine National Bank of Neenah)
111 E. Wisconsin Ave. 54956
414/725-4371 Tr$1.2 Bil
(Trust Service Office of Milwaukee)
Hd: David J. Kundert, VP
PersTr: Joseph E. McCrane, AsstVP
CorpTr: Dean V. High, TO
TrInv,ComTrF: Scott D. Andrews, AsstVP
EmplBen: Ronald R. Bukowski, VP
TrOpers: Diane M. LaShay, TO
Nb: William S. Neal, TO
Prob: Thomas J. Regan, TO

NEENAH WEST NATIONAL BANK
1055 Winneconne Ave. 54956
414/725-3053
(Trust office of First National Bank at Neenah)
James A. Semrad, MngTO

Oshkosh

FIRST WISCONSIN NATIONAL BANK
P.O. Box 2448, 111 N. Main St. 54901
414/424-4270 Tr$100 Mil
Hd: Wilson K. Roane, VP
PersTr,Nb: Eugene C. Leslie, VP
CorpTr,EmplBen: Thomas A. Tustison, TO
TrInv,ComTrF: Gerald A. Riskey, AsstVP
TrOpers: Beth C. Oppermann, VP
Prob: Dale W. Sonnenberg, AsstVP

VALLEY BANK OF OSHKOSH
P.O. Box 948 54902
Tr$16 Mil
Hd: David R. Krumrei, TO

Platteville

FIRST NATIONAL BANK
170 W. Main St. 53818
608/348-9541 Tr$2 Mil
Hd: James L. Carns, Csh&TO
Charles J. Runde, VP&AsstTO

MOUND CITY BANK
25 E. Pine St., Box 263 53818
608/348-2685 Tr$1.5 Mil
Hd,PersTr,CorpTr: Morlan A. Melby, Pres&TO
Robert J. Just, Jr., AsstVP&TO

Port Washington

PORT WASHINGTON STATE BANK
P.O. Box 176 53074
414/28[illegible]-4416 Tr$3 Mil
Hd: F.M. Metz, SrVP&TO

Portage

CITY BANK & TRUST CO.
P.O. Box 568 53901
608/742-5321 Tr$10 Mil
Hd: Ron Eddy, VP&TO

Racine

HERITAGE BANK AND TRUST
4041 N. Main St. 53402
414/639-4977
Hd,Mktg,TrInv: Robert F. Clarke, SrVP&TO
Admin,TrOpers: Steven G. Gabriel, VP&TO

M&I MARSHALL & ILSLEY BANK
441 Main St. 53403
414/637-4411 Tr$45 Mil
(Trust office of Milwaukee)
Hd,CorpTr,Nb: Richard Seminaro, VP&TO
PersTr,EmplBen,TrOpers: Margaret Nutt, AsstVP&TO

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine First National Bank)
500 Wisconsin Ave.
P.O. Box 221 53401
414/633-8201 Tr$1.2 Bil
(Trust Service Office of Milwaukee)
Hd: Michael D. Ryba, VP
PersTr: Richard A. Gavigan, AsstVP
PersTr,CorpTr: John E. Held, AsstVP
TrInv: David B. Urben, TO
TrOpers: Patricia L. Held, TO
TrOpers: Karen E. Marsh, TO
PersTr,Prob: Michael A. Zongolowicz, TO

Reedsburg

THE REEDSBURG BANK
P.O. Box 90 53959
608/524-2341 Tr$5 Mil
Hd: Ronald C. Schroeder, SrVP&TO
Sharon Braun, TO

Rhinelander

MERCHANTS BANK & TRUST
7 N. Brown St. 54501
715/369-3000
Hd: Don Jarek, VP&TO

Advertise in TRUSTS & ESTATES

The magazine that opens the door to the $500 Billion Trust Market!

For rates and information contact:
Charles E. Lloyd
Advertising Director
(404) 256-9800

Rice Lake

DAIRY STATE BANK
(Trust Service Agreement with American National Bank & Trust Co. of Eau Claire)
P.O. Box 391 54868
Dale C. Sevig, VP&SrTO

Richland Center

FARMERS AND MERCHANTS BANK
P.O. Box 111 53581
608/647-6303 Tr$.5 Mil
Hd: John E. Lewis, Pres

Ripon

VALLEY TRUST CO.
400 Watson St. 54971
414/748-3131
(Trust office of Appleton)
Thomas C. Chase, TO
Doloris A. Ladwig, AsstTO

Sauk City

FARMERS & CITIZENS BANK
P.O. Box 607 53583
608/643-8591 Tr$1 Mil
Hd: David L. Smidt

Shawano

VALLEY BANK OF SHAWANO, NatAssn
P.O. Box 496 54166
715/526-6101 Tr$1 Mil
(Trust Office of Appleton)
Hd: William Blythin, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers,Nb: Charles Banker, VP&TO

Sheboygan

THE CITIZENS TRUST COMPANY
P.O. Box 171, 636 Wisconsin Ave. 53081
414/459-2070 Tr$137 Mil
(Trust offices in Green Bay, Shorewood & Two Rivers)
Hd: Eldon L. Bohrofen, Pres
TrInv: Louis T. Chambers, VP
EmplBen: Thomas F. Novotny, VP
TrOpers: Robert L. Krueger, TOpO
Admin: Richard I. Dummer, VP
Wesley J. Vander Weele, AsstVP
Allan Jurss, TO
Susan E. Hanson, AsstTO
Mktg-Nb: Marilyn L. Zimmermann, TrSvcRep

SECURITY FIRST NATIONAL BANK
605 Plaza 8 53081
414/459-6150 Tr$180 Mil
Hd: Robert J. Nickodem, SrVP&TO
PersTr: Roland M. Neumann, Jr., SrVP&GCoun
CorpTr: Earl E. Schroeder, TO
TrInv,ComTrF: James E. Raffel, SrVP&TrInvO
EmplBen: Robert H. Foster, TO
Philip F. Knauf, TO
TrOpers: Donald M. Meier, VP&TO
Keith A. Cram, AsstVP&TO
Nb: Tom Armstrong, AsstVP&TO

Shorewood

THE CITIZENS NORTH SHORE BANK
4015 N. Oakland Ave. 53211
(Trust office of Citizens Trust Company of Sheboygan)
Daniel S. Allison, SrVP

Sparta

UNION NATIONAL BANK & TRUST CO.
P.O. Box 249 54656
608/269-6737
Hd: John R. Wall, Pres&TO

Stevens Point

CITIZENS NATIONAL BANK
1045 Main St. 54481
715/344-3300 Tr$14 Mil
Hd: James A. Blum, VP&TO

FIRST NATIONAL BANK
1245 Main St. 54481
715/344-5100 Tr$25 Mil
Hd: William A. Diedrich, VP&SrTO

Sturgeon Bay

BANK OF STURGEON BAY
P.O. Box 105 54235
414/743-5551 Tr/o$4 Mil
Hd,PersTr,CorpTr: C.H. Herlache, Pres&TO
TrInv,ComTrF,Nb: T.L. Herlache, VP,Csh&TO

THE MARINE TRUST COMPANY,NatAssn
(Trust Service Office at First National Bank of Sturgeon Bay)
P.O. Box M 54235
414/743-6521 Tr$1.2 Mil
(Trust Service Office of Milwaukee)
Hd: Leonard M. Rohloff, SrVP&TO
PersTr: Stephen C. Jones, VP

Sun Prairie

BANK OF SUN PRAIRIE
P.O. Box 29 53590
608/837-4511 Tr$6 Mil
Hd: William J. Livingston, TO
Leona Wavra, Csh&TO

Superior

FIRST NATIONAL BANK
P.O. Box 552 54880
715/394-6611
Hd: R.D. Banks, Chm&TO
Edward J. Donahoe, TO
Miss Agnes Dahl, AsstVP&AsstTO

NATIONAL BANK OF COMMERCE
1127 Tower Ave. 54880
715/394-5531 Tr$10 Mil
Hd: Joel S. Gates, Jr., Pres&TO
TrOpers: Frayden V. Amundson, TO

Tomah

FARMERS & MERCHANTS BANK
1001 Superior Ave. 54660
608/372-2126 Tr$.7 Mil
Hd: E. G. Fisher, TO
Donald D. Kortbein, TO
Terry L. Winchel, AsstTO

Two Rivers

BANK OF TWO RIVERS
(Trust Services provided by East Wisconsin Trustee Co. of Manitowoc)
1516 Washington St. 54241
414/793-1358
Michael B. Mahlik

THE CITIZENS LAKESHORE BANK
(Trust Office of Citizens Trust Company of Sheboygan)
1718 W. Park St. 54241
Erik Lammert, TrSvcO

Watertown

M&I MARSHALL & ILSLEY BANK OF WATERTOWN
P.O. Box 457 53094
414/261-7102 Tr$2 Mil
(Branch of Milwaukee)
Hd: Robert W. Westrick, TO

Waukesha

INDEPENDENCE BANK,NatAssn
P.O. Box 48 53186
414/542-2511 Tr$72 Mil
Hd,CorpTr,TrInv,EmplBen: B. W. Salome, VPTr
PersTr: Janice Stark, TO
ComTrF,TrOpers: Ned Balsley, TO
Nb: E. V. Jacobson

WAUKESHA STATE BANK
P.O. Box 648 53187
414/542-4221 Tr$30 Mil
Hd: Ellery W. Clayton, VP&TO

Wausau

CITIZENS BANK & TRUST
P.O. Box 59 54401
715/845-4301 Tr$7.4 Mil
Hd: Gary R. Ratts, SrVP&TO

WISCONSIN VALLEY TRUST CO.
P.O. Box 209 54401
715/845-3121 Tr$120 Mil
(Trust office in Eau Claire)
Hd,PersTr,EmplBen: T. James Kennedy, Pres
CorpTr: Helen S. Borth, AsstTreas
Dorothy Jablonski, AsstSec
TrInv: John E. Stratton, VP
TrOpers: James R. DeBauche, 1stVP
Nb: Howard C. Williams, AsstVP

West Bend

FIRST NATIONAL BANK
P.O. Box 1980 53095
414/338-0611
Hd,PersTr: M.J. Gonring, Jr., SrVP&TO
CorpTr,TrOpers: R.T. Stephenson, VP&TO
ComTrF,TrInv: R.W. Schwenkner, AsstVP&TO
EmplBen: M.F. Hron, TO

THE MARINE TRUST COMPANY,NatAssn
(Operating at West Bend Marine Bank)
801 W. Washington St.
P.O. Box 557 53095
414/338-2111 Tr$1.2 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas A. Schowalter, AsstVP

Whitewater

COMMERCIAL BANK
200 South Fremont St. 53190
414/473-5531
Jon D. Kachel, VP&TO

THE FIRST CITIZENS BANK
207 West Main St. 53190
414/473-2112 Tr$5 Mil
Hd: James Caldwell, TO

Wisconsin Rapids

WOOD COUNTY NATIONAL BANK
P.O. Box 99 54494
715/423-7600 Tr$27 Mil
Hd: Gary M. Veldey, VP&TO
TrInv,ComTrF: Richard Jandrain

The average reader of
TRUSTS & ESTATES
spends 1.8 hours reading
each issue.

the

CCi

Family of Business Publications...

- **Industrial:**
  - ADHESIVES AGE
  - ADHESIVES RED BOOK *(directory)*
  - ELASTOMERICS *(formerly Rubber Age)*
  - RUBBER RED BOOK *(directory)*
  - FENCE INDUSTRY
  - FENCE INDUSTRY *(directory)*
  - MODERN PAINT AND COATINGS
  - PAINT RED BOOK *(directory)*
  - *Solid & Liquid Wastes Industry:* SOLID WASTES MANAGEMENT
  - SANITATION INDUSTRY YEARBOOK
  - *Intermodal Transportation:* CONTAINER NEWS
- **Consumer:**
  - ATLANTA
  - BUSINESS ATLANTA
- **Real Estate and Related Fields:**
  - NATIONAL REAL ESTATE INVESTOR
  - NREI DIRECTORY
  - SHOPPING CENTER WORLD
  - SOUTHEAST REAL ESTATE NEWS
  - SOUTHWEST REAL ESTATE NEWS
- **Estate Planning & Administration:**
  - TRUSTS & ESTATES
  - DIRECTORY OF TRUST INSTITUTIONS
- **Pension & Employee Benefits:**
  - PENSION WORLD
- **Direct Selling:** *(consumer distribution)*
  - APPAREL SOUTH
  - SPECIALTY SALESMAN

CCi

Communication Channels, Inc.
6285 Barfield Rd.
Atlanta, Ga. 30328
(404) 256-9800

WYOMING

Buffalo

FIRST NATIONAL BANK
P.O. Box 400 82834
307/684-2211
Hd: Raymond A. Holt, ExecVP&TO

WYOMING BANK & TRUST CO.
P.O. Box 950 82834
307/684-2201 Tr/u$1 Mil
Hd: Donald P. Kraen, Pres

Casper

FIRST NATIONAL BANK
P.O. Box 40 82602
307/235-4366 Tr$194 Mil
Hd,TrInv,Nb: Donald A. James, VP&SrTO
PersTr: L. Philip House, VP&TO
Estates: Cathy Sears, VP&TO
CorpTr: Elizabeth Wells, AsstVP
EmplBen: John A. McAteer, VP&TO
TrOpers: Linda Mundell, AsstVP

FIRST WYOMING BANK-CASPER
301 South Wolcott St. 82601
307/266-2880 Tr$2.5 Mil
Hd: L.G. Hyatt, TO

WESTERN NATIONAL BANK
P.O. Box 2480 82601
307/234-1501
Hd: B.W. Smith, Pres

WYOMING NATIONAL BANK
P.O. Box 2799 82602
307/266-1100 Tr$463 Mil
Hd: James R. Watson, VP&SrTO
PersTr,Nb: Dan W. Guerttman, AsstVP&TO
PersTr: David Palfrey, AsstVP&TO
CorpTr: Pam Snell
TrInv,ComTrF: John Hildt, AsstVP&TO
EmplBen: David M. Kemp, TO
TrOpers: Montie Ryan, AsstTO

★ Cheyenne

AMERICAN NATIONAL BANK
1912 Capitol Ave.
P.O. Box 1528 82001
307/634-2121 Tr$13 Mil
Hd,PersTr,CorpTr,TrInv: Mickey Zanoni, SrVP&SrTO

FIRST NATIONAL BANK & TRUST CO. OF WYOMING
P.O. Box 1768 82001
307/634-3314 Tr/o$64 Mil
Hd,Nb: E.L. Patrick, SrVP-Tr
PersTr: LeRoy C. Harvey, VP&TO
CorpTr,TrOpers: Patricia L. Glennon, TO
TrInv,ComTrF: R. Scott Murdock, TO
EmplBen: Theodore Labiche, TO
Prob: Louisa E. Babbitt, AsstTO

FIRST WYOMING BANK,NatAssn, CHEYENNE
18th & Carey Ave. 82001
307/634-5961 Tr$122 Mil
Hd: Darryl G. Gaines, VP&TO
TrOpers: Arlene J. Hamm, AsstTO

Cody

FIRST WYOMING BANK-CODY
P.O. Box 2750 82414
307/587-2243 Tr$6.5 Mil
Hd: Leura M. Riedel, AsstTO

Douglas

CONVERSE COUNTY BANK
P.O. Drawer 689 82633
307/358-5300 Tr$7.5 Mil
Hd: Keith E. Cowden, VP&TO

Gillette

STOCKMEN'S BANK & TRUST CO.
P.O. Box 3004 82716
307/682-5144 Tr$30 Mil
Hd: David E. Clift, VP&TO
Delores Warfield, AsstTO

Jackson

JACKSON STATE BANK
P.O. Box 1788 83001
307/733-3737 Tr$2 Mil
Hd: Dean K. Bark, VP&TO
TrOpers: Mrs. Terri Shupman

Kemmerer

FIRST WYOMING BANK,NatAssn, KEMMERER
801 Pine Ave. 83101
307/877-4441 Tr$5.2 Mil
F.D. Steadman, ExecVP&TO
PersTr,CorpTr,TrInv,TrOpers: Mae Jean Julian, TO

Lander

CENTRAL BANK & TRUST
P.O. Box 69 82520
307/332-4730 Tr$1 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: W.T. Davey, Pres&TO
EmplBen,TrOpers: Mary F. Alexander, VP,Csh&AsstTO

Laramie

BANK OF LARAMIE
P.O. Box 160 82070
307/745-8881 Tr$4 Mil
Hd,PersTr: Dick Van Pelt, Pres&TO
Emma Krafczik, AsstTO

FIRST INTERSTATE BANK OF LARAMIE,NatAssn
221 Ivinson Ave.
P.O. Box 1307 82070
307/745-4874, Ext. 257 Tr$13 Mil
Hd: Donald L. Preston, VP&TO

Powell

AMERICAN NATIONAL BANK
P.O. Box 1007 82435
307/754-2283 Tr$1 Mil
Hd: Harold R. Hand, Pres

Rawlins

FIRST WYOMING BANK
P.O. Box 130 82301
307/324-3475
Robert W. Pappenheim, Pres
Wyoming Engstrom, AsstTO

RAWLINS NATIONAL BANK
P.O. Box 100 82301
307/324-2203 Tr$1.5 Mil
Hd: Richard A. Reynders

Rock Springs

ROCK SPRINGS NATIONAL BANK
P.O. Box 880 82901
307/362-8801 Tr$2 Mil
Hd,PersTr,TrInv,ComTrF,EmplBen,Nb: Clarence Samuels
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb: John W. Hay, Jr.
TrOpers: James M. Bastalich, AsstTO

Sheridan

BANK OF COMMERCE
P.O. Box 2007 82801
307/674-7411 Tr$49 Mil
Hd: Robert James Wyatt, VP&TO
TrOpers: Mary Lou Sare, TrAdmO

FIRST NATIONAL BANK
2 N. Main St. 82801
307/674-4411 Tr$11 Mil
Hd: W.H. Porter, VP&TO
Beulah J. Fackenthall, AsstTO

YOU ARE INVITED TO PURCHASE COPIES OF THE NEW, 1982 20th ANNUAL DIRECTORY OF TRUST INSTITUTIONS

PUBLISHED BY

TRUSTS & ESTATES

THE DIRECTORY OF TRUST INSTITUTIONS 1982 EDITION is again the only master source of its kind, listing more than 5,000 banks with trust departments and their key trust, pension and other estate planning executives. The Directory includes both the U.S.A. and Canada and lists each bank in geographical-alphabetical order to facilitate fast reference. Names, addresses, phone numbers and the trust dollar volume of trust assets of each bank are clearly given. You will find THE DIRECTORY OF TRUST INSTITUTIONS an invaluable tool in your work all the year around.

THIS MAJOR SOURCE BOOK also brings you other vital lists and indexes to State Banking Authorities.. State Banking Associations.. Federal Reserve Banks.. States Retirement Funds.. Administrators of Charitable and Proprietary Organizations.

IN ADDITION: You will find a special calendar of conventions, meetings and workshop sessions related to estate planning and employee benefits. The American Bankers Association has provided a bibliography on trusts, taxes, charitable giving, pensions and employee benefits, etc., marketing and other related periodicals.

MORE THAN 200 PAGES ARE CONTAINED IN THIS ONE HANDY REFERENCE WORK WHICH SELLS FOR $12.50 PER COPY POSTPAID. ORDER NOW. SEND CHECK WITH COUPON TODAY.

TRUSTS & ESTATES Magazine, Dept. TD10, 6285 Barfield Road, Atlanta, Georgia 30328

☐ Send _____ copy(ies) of the 1982 DIRECTORY OF TRUST INSTITUTIONS @ $12.50 each. Enclosed is check for $_____. Payment must accompany order.

☐ Enter my subscription for 1 year to TRUSTS & ESTATES for $42.00 including the DIRECTORY OF TRUST INSTITUTIONS at no extra charge. Check for $_____enclosed. (Add $3.00 for Canadian postage). SAVE 10%! Send payment with order: $37.80 for one year!

NAME (PRINT) ____________________ Title ________________
COMPANY____________________NATURE OF BUSINESS____________
ADDRESS____
CITY________________STATE ________________ ZIP #____________

CANADIAN TRUST INSTITUTIONS

For reader convenience, the following alphabetical listing shows the provinces in which head offices are located. Each head office lists cities in which branches are located. Branches are not listed separately.

ALBERTA

Calgary

CITY SAVINGS & TRUST CO.
600 7th Ave. S.W. P2P 0Y6
403/266-8851
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; Ont: Kitchener, Ottawa, Toronto; Sask: Regina & Saskatoon)
Hd: Arnold Jeffrey, Pres
Fin,Admin: G.M. Ferguson, ExecVP
Mtgs: B.R. King, VP
RE: Robert Graham, ExecVP-Mort
Svngs: R.F. Ingram, VP
R.J. McLeod

COMMERCIAL TRUST CO., LTD.
409 8th Ave., S.W., 2nd Fl. T2P 1E3
403/262-3017 Tr$194 Mil
Hd: Thomas S. Dobson, Pres

NORFOLK TRUST COMPANY
110-625 4th Ave. SW T2P 0K2
403/237-8515
Dave McGuey, Mgr

Edmonton

HERITAGE SAVINGS & TRUST CO.
10126 101st St. G5J 0S4
403/429-6656
Hd: John S. Davediuk, TrMgr

NORTH WEST TRUST CO.
10053A Jasper Ave. T5J 1T8
403/428-1212
(Branches in Alta: Calgary, Camrose; BC: New Westminster, Vancouver, Victoria; Man: Winnipeg; Sask: Regina)
Hd: William Coghill, Mgr

PRINCIPAL SAVINGS & TRUST CO.
10303 Jasper Ave.
P.O. Box 2425 T5J 2S8
403/429-5361
Hd: John M. Cormie, Pres
Kenneth M. Marlin, Sec-Treas
Robert Langston, VP

Lethbridge

CENTRAL TRUST COMPANY
506 4th Ave., South T1J 0N5
403/320-1233
Hd: R.G. Thompson, Mgr

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

BRITISH COLUMBIA

Surrey

NORFOLK TRUST COMPANY
15148 Fraser Highway V3R 3P1
604/588-4322
Cathy Heath, Mgr

Victoria

NORFOLK TRUST COMPANY
777 Fort St. V8W 1G9
604/388-5153
Dave Trace, Mgr

Vancouver

YORKSHIRE TRUST CO.
590 & 900 W. Pender St.
604/685-3711 Tr$350 Mil
(Branches in Alta: Calgary, B.Hill, Mgr; B.C.: Victoria, R.A. Davidson, Mgr)
Hd: P.H. Widdifield, AsstGM
PersTr: B.M. Miller, SrTO
CorpTr: J. Halse, CTO
TrInv: A. Dunn, IO
EmplBen: P. Sawchuk, PenTO

MANITOBA

Winnipeg

FORT GARRY TRUST CO.
283 Portage Ave. R3B 2B6
204/944-7211 Tr$20 Mil
Hd: L.R. Lowman, GM
T.G. Dorian, TrMgr

INVESTORS GROUP TRUST CO., LTD.
280 Broadway R3C 3BC
204/943-0361 Tr$1.2 Bil
(Branch in Toronto, Ont)
Hd: D.A. Parkinson, Treas&GM
TrInv,ComTrF: P.E. Newman
EmplBen: J. Froese
H. Wegert
TrOpers: C.F. Schmidt, AsstTreas
Nb: D. Ablett

NORFOLK TRUST COMPANY
100-433 Main St. R3B 1B3
204/943-1531
Ed Unrah, Mgr

NORTH CANADIAN TRUST COMPANY
104-386 Broadway R3C 0V6
204/944-8758 Tr/o$1 Mil
Hd: T.C. Dorian
R.D. Evans, Pres

NOVA SCOTIA

Halifax

ATLANTIC TRUST CO.
P.O. Box 2224 B3J 3C4
902/422-1701 Tr$22 Mil
(Branches in Dartmouth, Wolfville)
Hd,PersTr,CorpTr: J. Gordon McMurtry
TrInv: Robert J. Power

CENTRAL TRUST COMPANY
5151 Terminal Rd.
902/425-7390 Tr$503 Mil
(Branches in Alta: Calgary, Grand Prairie, Lethbridge, Medicine Hat; NB: Bathurst, Campbellton, Edmundson, Fredericton, Moncton, Newcastle, Saint John, St. Stephen, Sussex, Woodstock; Nfld: Corner Brook, Gander, St. John's; NS: Amherst, Bedford, Bridgewater, Dartmouth, Halifax, Kentville, New Glasgow, Port Hawkesbury, Sydney, Truro, Yarmouth; Ont: Brampton, Ottawa, Toronto, Welland; PEI: Charlottetown, Summerside)
H. B. Rhude, Chm&CEO
D. H. Cochrane, SrVP-Opers
R. J. MacBurnie, SrVP-Fin
D. W. Saunders, SrVP-CorpPlng
W. P. Bradley, VP-Mtgs&CommLndg
E. K. Davison, AsstVP-TrSvcs

ONTARIO

London

CANADA TRUST CO.
P.O. Box 5703, Terminal A/N6A 4S4
519/673-6254 Tr$6.3 Bil
(Branches in Alta: Calgary, Edmonton, Lethbridge; BC: Vancouver, Victoria; Man: Winnipeg; Ont: Chatham, Hamilton, Kitchener, London, Ottawa, St. Catherines, Toronto, Windsor; Quebec: Montreal; Sask: Regina)
Hd: Philip Albert Heiland, VP
PersTr,Nb: J.T. McDougall, AsstVP
CorpTr: D.A. MacDonald, AsstVP
TrInv: W.J. Blowers, VP
ComTrF: D.E. MacMillan, AsstVP
EmplBen: D.E. Wannamaker, AsstVP
TrOpers: J.B. Kelman, VP

DISTRICT TRUST CO.
150 Fullarton St. N6A 4V3
519/672-0610 Tr$20 Mil (Book)
(Branches in Brantford, Elmira, Guelph, Kitchener, London, Owen Sound, Port Colborne, Port Elgin, Strathroy, Toronto, Walkerton, Wiarton)
Hd: Raymond J. Hare, Mgr
PersTr,TrInv: Mrs. Corinne Geddes
TrOpers: Kenneth L. Cunningham

Sarnia

VICTORIA AND GREY TRUST COMPANY
250 Christina St. North, Box 2229 N7T 7L9
519/344-7491 Tr$302.9 Mil
Hd: C.G. Fleming, ChmBd
W.H. Somerville, Pres,ChExecO

Stratford

VICTORIA AND GREY TRUST COMPANY
1 Ontario St. N5A 6S9
519/271-2050
(Branches in Alta: Calgary, Camrose, Edmonton, Edson, Lethbridge, Lloydminster, Red Deer; BC: Vancouver; Man: Winnipeg; Ont: Ajax, Alliston, Aylmer, Barrie, Belleville, Bowmanville, Brampton, Brantford, Brockville, Cannington, Chatham, Cobourg, Collingwood, Exeter, Goderich, Guelph, Hamilton, Hanover, Huntsville, Kincardine, Kingston, Kitchener, Leamington, Lindsay, Listowel, London, Meaford, Milton, Mississauga, Mount Forest, Newmarket, North Bay, Orangeville, Orillia, Ottawa, Owen Sound, Peterborough, Port Elgin, Renfrew, Richmond Hill, St. Catharines, St. Marys, Sarnia, Simcoe, Smiths Falls, Stratford, Thorold, Tillsonburg, Toronto, Trenton, Wallaceburg, Whitby, Windsor; Que: Montreal; Sask: Regina)
Hd: W. H. Somerville, Pres&CEO
R. M. Bassett, VP&Sec

Toronto

CANADA PERMANENT TRUST CO.
320 Bay St. 1 M5H 2P6
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's; NS: Halifax; Ont: Toronto, Brantford, Hamilton, Kitchener, London, Ottawa, Woodstock; Que: Montreal; Sask: Regina, Saskatoon)
N.G. Wright, SrVP-TrDiv
H.K. Naylor, VP-TrSvcs
PersTr: G.B. Clapperton, AsstVP
CorpTr: J.G. Ross, AsstVP
TrInv: F. Friesen, Mgr
PensTr: D.A. Wilson, VP-PenSvcs

CITICORP TRUST CO.
First Canadian Place
P.O. Box 34, 100 King St. W.
416/360-5500
C.B. Young, Pres

CONTINENTAL TRUST COMPANY
145 King St. W. M5H 2E2
416/860-3911 Tr$100 Mil
(Branches in Toronto, Vancouver and Montreal)
W.J. Clarke, Pres
G.F. Coleman, VP

CROWN TRUST CO.
P.O. Box 38
1 First Canadian Place M5X 1G4
416/364-4400
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; Ont: Brantford, London, Windsor; Quebec: Montreal)
A.N. Tait, Pres&CEO
W. Ritchie, ExecVP
CorpTr: R.H. Dunlop, VP
Fin: G.A. Lyn, VP
Mtgs: M.S. Ross, VP

THE FIDELITY TRUST COMPANY
Executive Offices: 350 Bay St. M5H 2S6
416/362-7211
Head Office: 10506 Jasper Ave.
Edmonton, Alberta T5J 2W9
(Branches in Alberta: Calgary, Edmonton; BC: Vancouver; Manitoba: Winnipeg, Brandon; Nova Scotia: Halifax; Quebec: Montreal; Saskatchewan: Regina, Saskatoon; Ontario: Toronto
Brendan R. Calder, Pres
Robert H. Lindsay, VP&Sec

GUARANTY TRUST CO. OF CANADA
366 Bay St. M5H 2W5
416/863-5181 Tr$1.8 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver; Man: Winnipeg; Ontario: Belleville, Collingwood, Cornwall, Hamilton, Hanover, Leamington, London, Mississauga, Niagara Falls, North Bay, Oshawa, Ottawa, Pembroke, Peterborough, St. Catherines, Sault Ste. Marie, Simcoe, Stouffville, Sudbury, Thunder Bay, Toronto, Waterloo, Welland, Windsor; Quebec: Hull, Montreal)
Hd,PersSvcs: T.A.W. Duncan, VP
PersTr: D.J. Sutton, AsstVP
CorpTr: M. MacGirr
TrInv: P.A. Spark, VP
ComTrF,InvSvcs: M. Rosemont, AsstVP
EmplBen: R.J. Weller, AsstVP

THE INTERNATIONAL TRUST COMPANY
Royal Bank Piaza
14th Floor, N. Tower
P.O. Box 75 M5J 2J2
416/865-0515 Tr$1.3 Bil
David Ferguson, Chm
Edwin W. Austin, Pres&CEO
Hd,EmplBen: J. J. Pritchard, VP
W. Miur, VP
Harry I. Taylor, VP-MtgInvs
Trevor Bartram, Sec&GCoun
TrOpers: C. Karaki, Mgr
Nb: P. Dunlop, AsstVP

THE METROPOLITAN TRUST CO.
353 Bay St. M5H 2T8
416/869-1880 Tr$654 Mil
(Branches in BC: Vancouver; Ont: Chatham, Downsview, Pt. Credit, Willowdale, Windsor; Que: Montreal)
Hd,CorpTr,TrOpers,Nb: W. Thompson, VP
PersTr: D. Hudson
TrInv: L.B. Will, Sec&Treas
EmplBen: K. Garner, PersMgr
Pens: W. Drummond

PREMIER TRUST CO.
19 Richmond St. W. M5H 1Z1
416/363-7043 Tr/o$5 Mil
(Branches in Ont: London & St. Catharines)
Hd: Thomas H. Holmes, GenMgr

ROYAL TRUST CORPORATION OF CANADA
Executive Office
Toronto Dominion Bank Tower
Toronto-Dominion Centre
P.O. Box 7500 Station A M5W 1P9
416/867-2000
(Branches in Alta: Calgary, Edmonton, Lethbridge, Medicine Hat, Red Deer: BC: Kamloops, Kelowna, Vancouver, Victoria, Man: Winnipeg; NB: Fredericton, Moncton, St. John; Nfld: Corner Brook, St. John's; NS: Halifax; Ont: Belleville, Brantford, Burlington, Cambridge, Chatham, Forest, Guelph, Hamilton, Kingston, Kitchener, Leamington, London, Niagara Falls, Mississauga, Oakville, Oshawa, Ottawa, Peterborough, Petrolia, St. Catharines, St. Thomas, Sarnia, Sault St. Marie, Strathroy, Thornhill, Thunder Bay, Toronto, Waterloo, Windsor, Woodstock; PEI: Charlottetown; Sask: Regina, Saskatoon)
K.A. White, ChmBd
J.M. Scholes, Pres&CEO
J.H. Matthews, SrExecVP&ChOperO
A. Purdy, ExecVP-RE&Mtgs
R.B. Breton, GpVP-RegOpers
G.R. Otley, GpVP-Inv&TrSvcs
I.D. Sneddon, GpVP-Mktg&MoneySvc
C.C. de Lery, SrVP-Admin
P.A. Armstrong, VP-Mtgs
L. Bentley, VP-Inv
M.F. Blakely, VP-PenTrSvcs
J.A. Burleton, VP&Mgr-MetroTorontoReg
D.R. Cooper, VP-ProfPlng
N.R.D. Dennys, VP-WesternReg
W.B. Hayman, VP-Persnnl
J.C. Macfarlane, VP&Treas
G. Mitchell, VP-OntReg
C.M. Root, VP-RE
G. Smallwood, VP-TrDev,WesternReg
R.S. Traquair, VP-EuropeReg
A.M. Wyszkowski, VP-InfSys
N.W.R. Burbidge, Sec

ROYAL TRUSTCO LIMITED
Executive Offices
Toronto-Dominion Bank Tower, T.D. Centre
P.O. Box 7500 Station A M5W 1P9
416/867-2000 Tr$31.3 Bil
(Holding company for operating divisions: The Royal Trust Co. and Royal Trust Corporation of Canada)
Hd: Kenneth A. White, Chm,Pres&CEO
John M. Scholes, Pres&ChOperO
Richard T. La Prairie, ExecVP-Fin&ChFinO
Ewart A. Wickens, ExecVP-IntrnlBankingOper
F. Sandy Milligan, GpVP-Org&PersPlng
Lauchlin A. Chisholm, VP-PubRel
H. Dennis Madden, VP-IntBkg
C. Terrill Manning, VP&Sec

STANDARD TRUST CO.
69 Yonge St. Ste. 200 M5E 1K3
416/868-6900 Tr$14.4 Mil
Hd: B.R. O'Malley, Pres&CEO
PersTr,Nb,CorpTr: James Wood, VP

STERLING TRUSTS CORP.
220 Bay St. M5J 2K8
416/364-7495 Tr$150 Mil
Hd: Dennis W. Jones, FCIS&FTCI, DirTrSvcs
PersTr: James S. Ascroft, Mgr
CorpTr,EmplBen: R. Brian Girling, Mgr-PenTr

VICTORIA & GREY TRUST COMPANY
165 University Ave., 9th Floor M5H 2T8
416/860-8683
(Branches in Alta: Calgary, Camrose, Edmonton, Edson, Lethbridge, Lloydminster, Red Deer; BC: Vancouver; Man: Winnipeg; Ont: Ajax, Alliston, Aylmer, Barrie, Belleville, Bowmanville, Brampton, Brantford, Brockville, Cannington, Chatham, Cobourg, Collingwood, Exeter, Goderich, Guelph, Hamilton, Hanover, Huntsville, Kincardine, Kingston, Kitchener, Leamington, Lindsay, Listowel, London, Meaford, Milton, Mississauga, Mount Forest, Newmarket, North Bay, Orangeville, Orillia, Ottawa, Owen Sound, Peterborough, Port Elgin, Renfrew, Richmond Hill, St. Catharines, St. Marys, Sarnia, Simcoe, Smiths Falls, Stratford, Thorold, Tillsonburg, Toronto, Trenton, Wallaceburg, Whitby, Windsor; Que: Montreal; Sask: Regina)
Hd: Raymond R. Bassett, VP&Sec

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

QUEBEC

Montreal

FIDUCIE DU QUEBEC
1 Complexe Desjardins, Ste. 1422
Case Postcle 34
Succursale Place Desjardins H5B 1E4
514/281-8833 Tr$2.8 Bil
(Branches in Que: Chicoutimi, Dorian, Granby, Joliette, Ste. Adele, St. Hyacinthe, Sherbrooke, Trois Rivieres)
Hd: A. Herve Hebert, Pres
Raymond A. Reid, ExecVP
Yvan Drouin, VP-Fin&Treas
Jean-Pierre Duguay, VP-FinSvcs
Jacques V. Goyer, VP-CorpSvcs
Jacques C. Leger, VP-ContSvcs
Jean-Marc Roy, VP-ReSvcs

GENERAL TRUST OF CANADA
909 Dorchester Blvd. W. H3B 2G7
514/866-9641 Tr$2.6 Bil
(Branches in Que: Chicoutimi, Hull, Levis, Outremont, Quebec, Rimouski, Sept-iles, Trois-Rivieres, Ont: Ottawa)
Hd: Louis Archambault, Pres&CEO
Opers: Maurice Myrand, ExecVP-Opers
Inv,CorpTrSvcs: Jean-Louis Hamel, SrVP
Pierre Favreau, VP-T&E
Quebec Region:
Gerard Laverdiere, VP
MktgDev: Gilles N. Besner, VP-Br&MktgOpers
AdminSvcs: Guy Achim, SrVP-Admin
Sec: Pierre Audot
T&E: Anatole Cote, AsstVP-FinSvcsAdmin
Mtges: Rejean Ostiguy, AsstVP
CorpTrSvcs: Oscar Lauzon, AsstVP
AdminSvcs: Gaston Pouliot, AsstVP-Fin&TrSvcs
Opers: Benoit Larouche, AsstVP-FinSvcsAdm
T&E: Maurice Dupras, AsstVP
DivFin&TrSvcs: Jacques Nadeau, AsstVPFin&TrSvcsDev
Treas&Comp: Gilles Seguin, Cont
Est: Normand Laroche, Dir
PersTr: Real Mireault, Dir
CorpTr: Andre Rolland, Dir
TrInv: J.L. Desaulniers, Dir&AsstVP
ComTrF: Yvon Theriault, Dir
EmplBen: Fabian Giacobbi, VP
Nb: Marcel Portugais

GUARDIAN TRUST CO.
618 St. James St. W. H3C 1E3
514/842-1161 Tr$65 Mil
(Branches in Ont: Toronto and BC: Vancouver)
Hd,CorpTr: P.A. Turcot
PersTr: S. Fekete
TrInv,ComTrF,Nb: D. Marchl
EmplBen: M. Demers
TrOpers: M. Melkonian

MONTREAL CITY & DISTRICT TRUSTEES LTD.
1253 McGill College H3B 2Z6
514/878-3351 Tr$294 Mil
(Branches in Que: Rosemere & Montreal)
Hd: Robert Gratton, Pres&CEO
Est: Pierre Jones, Mgr
PersTr: Gilbert Cote, Mgr
CorpTr,TrOpers,TrInv: Maurice Fortier, Treas
SecurDept: Leopold Vanier, Mgr
ComTrF: Jean Belair, Mgr
EmplBen: Yvon Bergeron, Mgr
TrOpers: J. Noe DeLorme, GM
Nb,RE: Lionel Malo, AsstGM

MONTREAL TRUST CO.
1 Place Ville Marie H3B 3L6
514/861-1681 Tr$10 Bil
(Branches in Alta: Calgary & Edmonton; BC: Kelowna, Nanaimo, Vancouver & Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's; NS: Halifax & Truro; Ont: Brockville, Fonthill, Hamilton, Kingston, Kitchener, London, Ottawa, Sudbury, Toronto & Windsor; PEI: Charlottetown; Que: Quebec City; Sask: Regina & Saskatoon; Bermuda: Hamilton, Bahamas: Nassau)
Hd,Nb, TrOpers: A.G. Best, VP-ClientSvcs&Mktg
PersTr: F.J. Turnbull, Dir
CorpTr: J.H. Whiteley, AsstVP
TrInv: N. Cunningham, VP
EmplBen: Wm. J. Henderson, AsstVP-PenSvcs

THE ROYAL TRUST CO.
Head Office:
630 Dorchester Boulevard West H3B 1S6
514/876-2525
(Branches in: Beaconsfield, Brossard, Chateauguay, LaSalle, Laval, Montreal, Quebec, Repentigny, St. Bruno, Ste. Foy, Sherbrooke, Sillery, Town of Mount Royal, Westmount)
K.A. White, ChmBd
J.M. Scholes, Pres&CEO
J. Dionne, SrVP-Oper
A. Foret, VP-Admn, Lending&Sec-Treas
P.E. Johnston, VP-MontrealReg&Mgr, Montreal Br

SOCIETE NATIONALE DE FIDUCIE
385 Sherbrooke St. E. H2X 1E5
514/844-2050 Tr$1 Bil
Hd: Louis B. Cusson, ExecVP&MngDir
PersTr: Mme Celine Blackburn
CorpTr: Mrs. Yolande Meunier
EmplBen: Gilles Chapdelaine

The Directory of Trust Institutions is included in a T&E subscription!

Quebec

SAVINGS & INVESTMENT TRUST
850 D'Youville Square G1R 3P6
418/692-1221 Tr$401 Mil
(Branches in Que: Montreal, Trois Rivieres, Chicoutimi; Ont: Ottawa)
J. Paul Tardif, Pres
Paul Tardif, ExecVP
Robert M. Gagnon, VP
TrInv: Claude Boulanger
ComTrF: P.F. Duhamel

Sherbrooke

SHERBROOKE TRUST CO.
75 Wellington St. N. J1H 5B5
819/563-4011 Tr$71.3 Mil
Hd: Bruce D. Allanson, ExecVP&Mgr-Dir
EmplBen: Mark Hayes, AsstGenMgr&Treas
TrInv: Frederick T. Roffey, Sec
Hd,PersTr,CorpTr,TrOpers,Nb: Jacques Custeau

SASKATCHEWAN

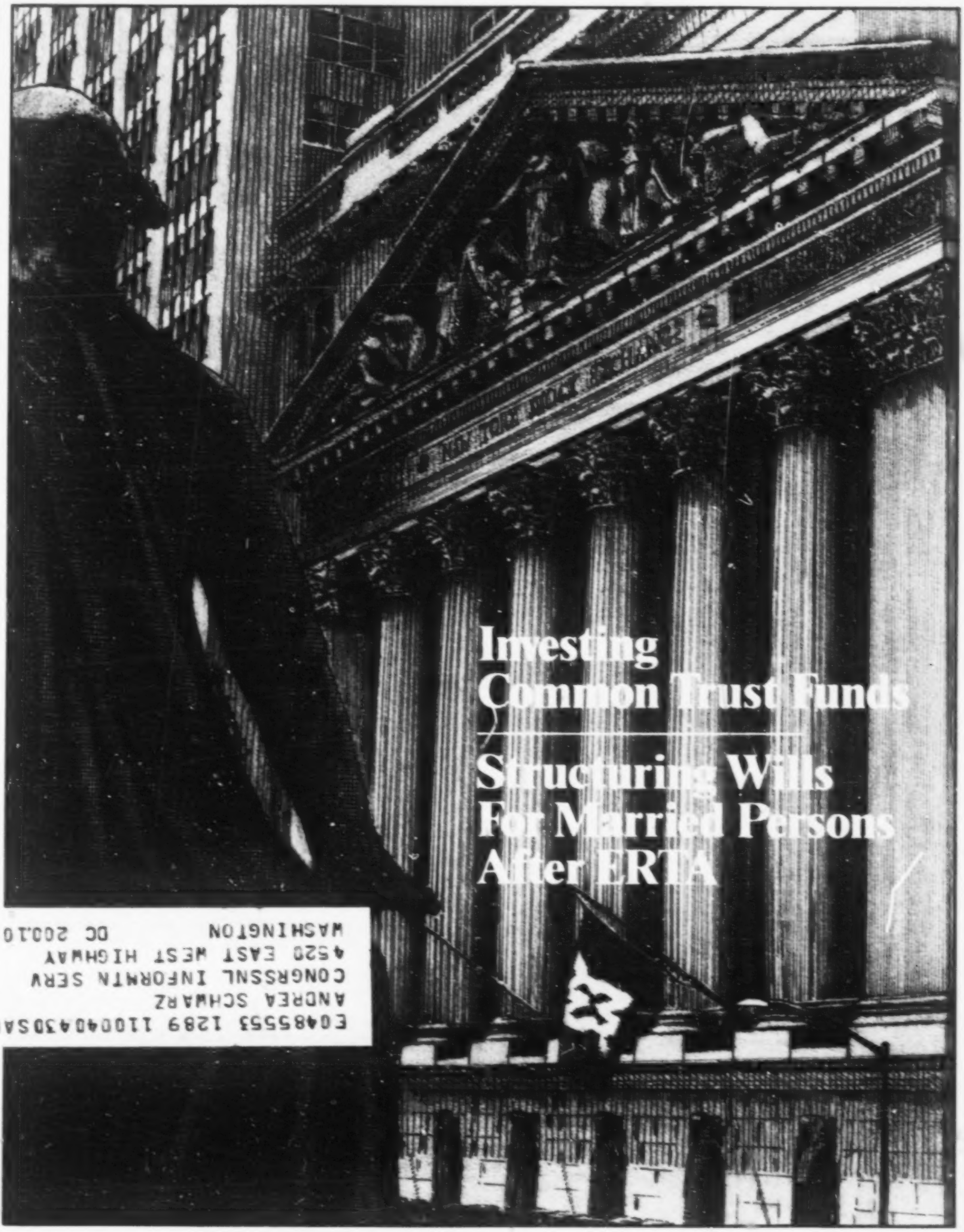
Saskatoon

COOPERATIVE TRUST CO. OF CANADA
233 3rd Ave. N. S7K 2M2
306/244-1900 Tr$2.1 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver; Man: Winnipeg; NS: Halifax; Ontario: Toronto; Sask: Prince Albert, Regina, Swift Current)
Head Office: A. Wagar, CEO
D. Gillet, VP-Fin
J. Wall, VP-CorpSvcs
G. Courtney, VP-BrOpers
J. Lipsett, CorpSec
PersTr: Robert Jamison, Dir
CorpTr: E.C. Radcliffe, Dir
TrInv,ComTrF: Ron Walker, AsstVP

NORFOLK TRUST
250 3rd Ave. S. S7K 1L9
306/244-4240
(Branches in BC: Surrey, Victoria)
Hd,PersTr: K.D. Dickhoff
EmplBen: D. Schierling

TRUSTS & ESTATES

ESTATE PLANNING & ADMINISTRATION
A Publication of Communication Channels, Inc.
MAY 1982



Investing Common Trust Funds

Structuring Wills For Married Persons After ERTA

E0485553 1289 110040430SAMPL
ANDREA SCHWARZ
CONGRSSNL INFORMTN SERV
4520 EAST WEST HIGHWAY
WASHINGTON DC 20010

TRUSTS & ESTATES

Volume 121, No. 5 MAY 1982

Estate Planning and Administration Since 1904

7 / **Hudson Institute's Irving Leveson Discusses the Future of the Financial Services Industry**

12 / **Responsible Investing: Optimizing the Return/Risk Tradeoff**
Low multiple securities will bring results — *David A. Goodman*, *John W. Peavy III*

15 / **Investing in Today's Economy**
A comparison of current investment alternatives — *Richard D. Stern*

21 / **InterFirst's Investment Strategy**
Distinctive and imaginative portfolios — *David E. Hoener*

24 / **Managing Common Trust Funds with Specific and General Intent**
Consistent and above-average investment results can be expected from common trust funds — *Livingston Jenks, Jr.*

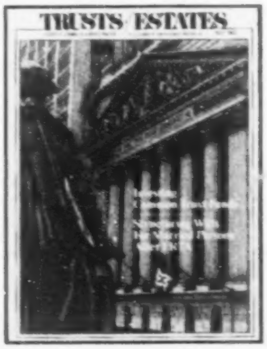
28 / **Federated's Investment Strategies for Money Funds**
A safe harbor for cash — *John M. Winters*, *William D. Dawson*

33 / **Foreign Investments for Common Trust Funds**
Value to overall portfolio will emerge over time — *M. David Testa*

37 / **Selected Considerations In Structuring Wills (Or Will Substitutes)**
New drafting challenges for the practitioner — *Jonathan G. Blattmachr*, *Ira H. Lustgarten*

47 / **Questions and Answers on the Tax Act of 1981** — *Roy M. Adams*

51 / **Retirement Accounts — Options and Limitations Arising under ERTA**
Employers must carefully consider these changes — *Neal A. Mancoff*



THE COVER

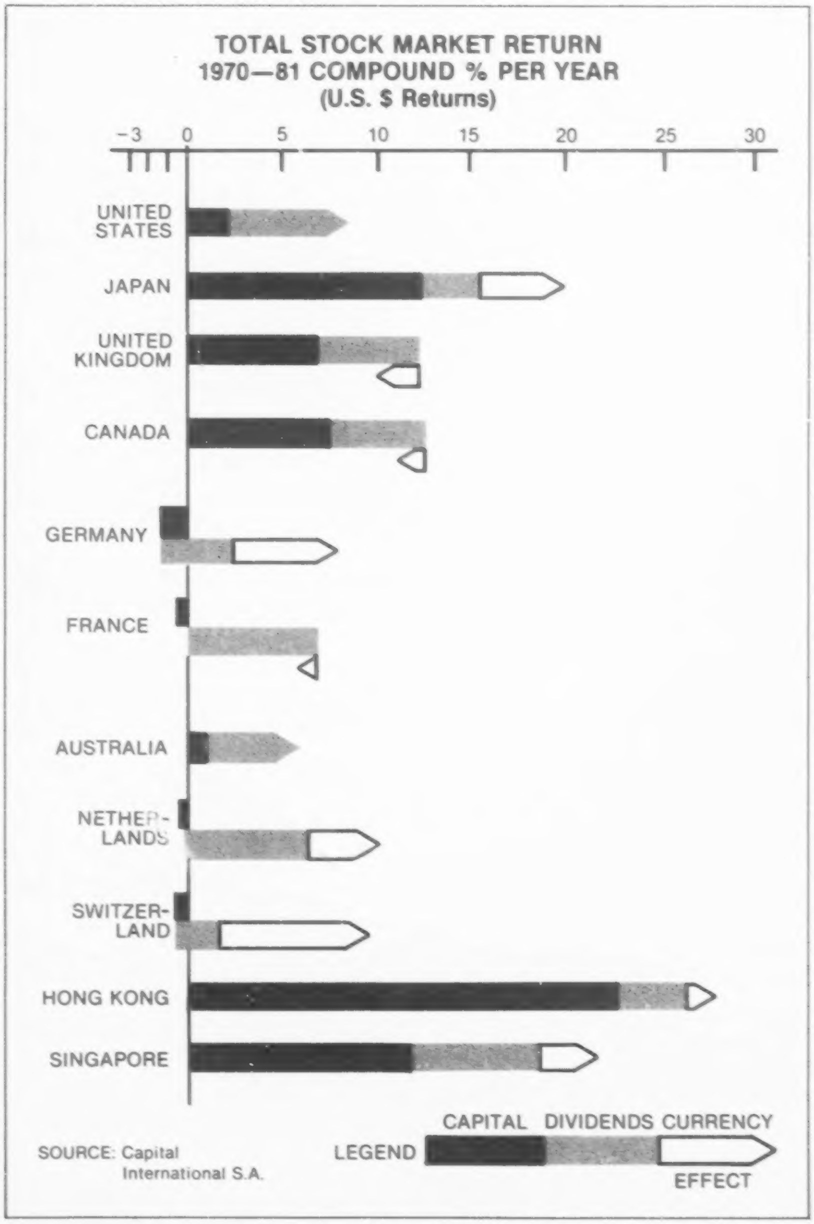
The cover design and artwork of the New York Stock Exchange for this issue of TRUSTS & ESTATES highlighting the investment of common trust funds was done by Bill Adams, assistant art director. His work was based on a photograph taken by Edward Topple, staff photographer for the NYSE.

REGULAR FEATURES

4 Commentary
62 Philanthropy and Estate Planning
63 Law and Life Insurance
65 Meetings and Conventions
66 Personnel
68 Advertisers' Index

Foreign Investments For Common Trust Funds

By **M. DAVID TESTA**
President and Director
Rowe Price-Fleming International, Inc. and
T. Rowe Price International Fund
Baltimore, Md.



SOURCE: Capital International S.A.

Chart I. Foreign investments compare favorably to U. S. equity markets.

Economic policies that have managed to produce higher levels of savings, investment, and less government spending than in the United States have resulted in superior economic growth. These foreign markets offer impressive opportunities for investment, and foreign securities are receiving increasing attention from trust managers.

M. David Testa, president and director of Rowe Price-Fleming International, Inc., and of the T. Rowe Price International Fund, describes the risks and rewards of investing in such markets.

Traditionally consideration of various alternatives for the investment of trust assets has produced decisions in favor of some mix of U.S. cash, bonds and equities. As those alternatives have often provided less than satisfactory results, new options have emerged. Today a trust may also contain investments in real estate, venture capital, and even exotica such as precious gems, antiques and art. However, a very important class of investment alternatives, foreign securities, has remained largely ignored by the trust management community. This form of investment is receiving growing attention from the managers of other fiduciary pools such as pension and endowment funds, and interest is beginning to spread into the trust management community through the larger bank trust departments.

Increase in Interest

There are two primary reasons for this increase in interest in investment in foreign securities, especially equities. The first reason is a long record of relatively attractive investment returns. Chart I shows that major foreign markets have provided competitive or superior results relative to the U.S. equity

Over the past two years, the dollar has been very strong relative to other currencies, as U.S. interest rates have risen to unprecedented levels . . . Currency movements have benefited U.S. investors in most major foreign markets

markets for U.S.-dollar investors since at least the beginning of the past decade. The second reason is the increasing recognition that adding foreign securities to an overall portfolio is an effective way to reduce the risk of that portfolio in several dimensions. Since each national market is exposed to a different mix of economic, political and social factors, there is a tendency for each market to perform independently from other markets to some degree. As a result a portfolio that is invested in a mix of national markets is not likely to have all of its assets going in the same direction at the same time. Chart II presents the findings of a statistical analysis designed to determine the degree to which the performance of one market is explained by the behavior of other markets. (For example, about one-half of the movement of the Canadian market is related to the movement of the U.S. market, whereas the same measure for the Japanese market is only 7 percent.)

Growing Foreign Economies

In looking to the future, we are confident that various foreign markets will continue to provide the same combination of superior and independent returns that have been realized in the past relative to U.S. markets. This confidence is based on many factors, the most important being a belief that many foreign economies will be growing more rapidly than the U.S. economy in the years ahead. As Chart III indicates, equity investors in more rapidly growing economies tend to enjoy greater returns over the long term. Chart IV shows that many foreign countries pursue policies that produce higher levels of savings, investment and growth in labor productivity, and lower levels of government spending than we experience in the U.S. As a result, they have enjoyed more rapid growth in the past and should continue to do so in the future. Moreover, since foreign equity markets in aggregate are now as large as U.S. equity markets, many of the most attractive and rapidly growing individual companies are found overseas. One of the most obvious factors giving rise to this phenomenon in the shift from U.S. leadership that has been occurring in the commercial exploitation of technology. This shift already has occurred in areas ranging from such visible examples as consumer electronics to less apparent fields such as industrial automation, and is emerging in new areas such as pharmaceuticals.

CORRELATION MATRIX
RETURNS TO U.S. INVESTORS
Percentage of Movement Explained
By Cross Correlation
1973—1981

	USA	UK	CANADA	JAPAN	AUSTRALIA	GERMANY	SWITZERLAND	FRANCE	NETHERLANDS	SINGAPORE	HONG KONG
EAFE	28										
UK	24	100									
CANADA	48	27	100								
JAPAN	7	13	5	100							
AUSTRALIA	32	22	41	9	100						
GERMANY	13	17	10	24	11	100					
SWITZERLAND	26	31	19	20	23	57	100				
FRANCE	20	30	22	16	22	29	38	100			
NETHERLANDS	36	42	26	22	18	52	63	37	100		
SINGAPORE	24	33	16	19	19	13	27	14	28	100	
HONG KONG	11	14	9	22	11	11	16	8	22	24	100

Source: InterSec

Chart II. This analysis is designed to determine the degree to which the performance of one market is explained by the behavior of other markets.

Foreign Currency

An area of common concern among investors who consider overseas investment is the exposure that this entails to foreign currencies. Over the past two years, the dollar has been very strong relative to other currencies, as U.S. interest rates have risen to unprecedented levels, and this has penalized the U.S. dollar returns realized from foreign investments. While recent experience has been poor, Chart I shows that over the longer term, currency movements have benefited U.S. investors in most major foreign markets, and we believe that this will be the case again when U.S. interest rates decline. Chart V provides one indication of why we hold this belief. In the long run, relative behavior of currencies is a function of relative inflation and international competitiveness. Chart V shows the relative experience of the U.S. versus Japan in the key measure underlying both of these factors, unit labor costs. A similar pattern would emerge versus Germany; and, of course, many less developed countries start with a large labor cost advantage over the U.S. In the long term, if the dollar does not decline to reflect these trends, we will lose our ability to compete in an ever-increasing number of industries, and our economy will stagnate. Therefore, we consider foreign currency exposure a favorable attribute, not as a problem, to foreign investing in the longer term.

Trust Managers' Dilemma

In seeking to take advantage of the trends and opportunities of foreign investment presented above, the trust manager faces certain difficulties that may explain the modest level of activity in this area to date. U.S. investors are far removed in distance, time, language, and experience from most of these markets, and we would not recommend that these constraints be taken lightly. Doing an effective job means having experienced people on the ground who could supply research and informed opinion on which to base investment transactions. These resources are scarce and costly, and as a result, mostly larger organizations have risen to the challenge to date. However, in the past few years a number of mutual funds have emerged, which now offer an opportunity for other investors to add an international dimension to their overall portfolios. The T. Rowe Price International Fund is one of those funds.

The T. Rowe Price International Fund is a no-load mutual fund that invests entirely in the securities of non-U.S. issuers except for cash reserves. It is managed by Rowe Price-Fleming International, Inc., out of its London office and is supported by on-site research and trading in Europe and the Far East. It was formed in 1980 and has approximately $70 million in assets from a range of investors including regional bank trust departments. At the present time, the Fund has approximately half of its assets each in Europe and in the Far East, with Japan as the largest country representation. The majority of its assets are invested in equities, but it does hold Japanese, British, and German bonds for their attractive total return potential at this time. Since the

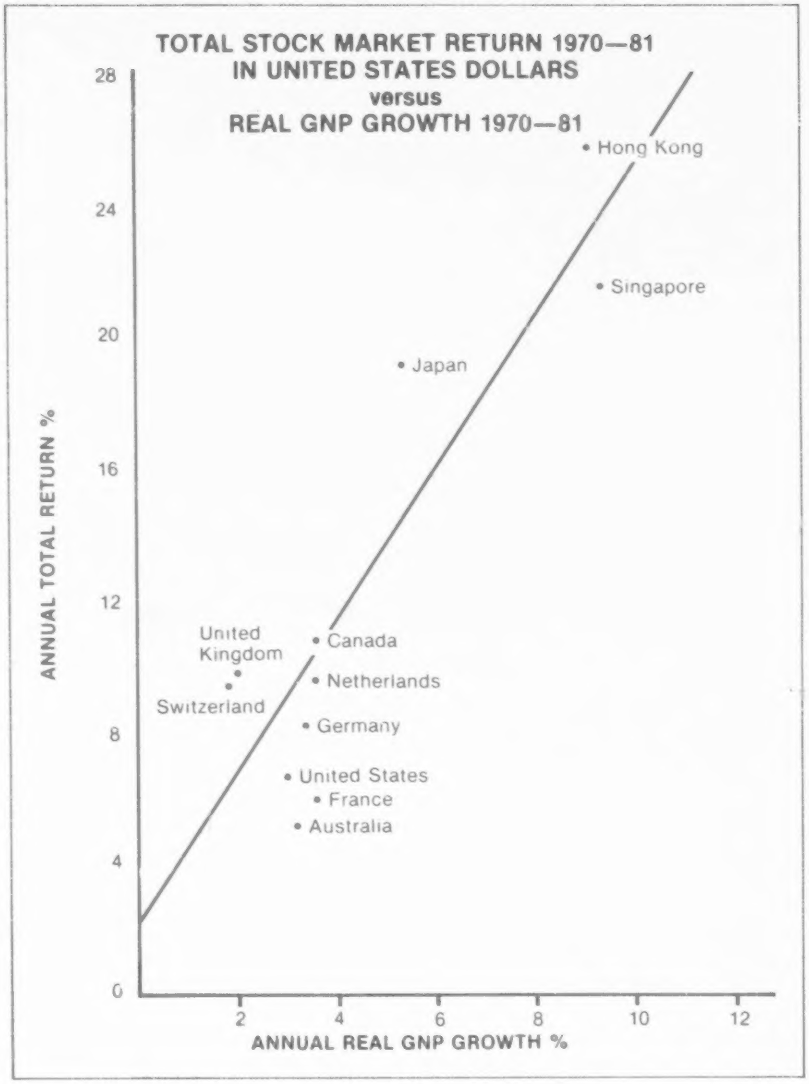


Chart III. Equity investors in more rapidly growing economies tend to enjoy greater returns over the long term.

CRITICAL ECONOMIC GROWTH FACTORS

	Real GNP Growth (Compound % Annum)	Productivity Growth (Annual Av.)	Gross Fixed Capital Formation (% of GNP)	Savings Rate (last year %)	Government Consumption (% of GNP)
	1970—81	1973—81	1981		1981
SINGAPORE	9.3	7.0	35.0	25.8	10.8
HONG KONG	8.7	7.4	N.A.	N.A.	7.2
JAPAN	5.3	7.7	31.3	21.8	10.1
FRANCE	3.6	4.5	21.5	16.0	16.1
AUSTRALIA	3.3	2.2	24.4	14.0	17.2
GERMANY	2.8	4.6	23.2	15.5	21.1
NETHERLANDS	2.8	5.1	21.6	11.4	18.8
U.S.	2.7	1.9	15.0	5.0	20.1
UNITED KINGDOM	1.7	1.6	17.1	13.1	22.0

Source: IMF Statistics

Chart IV. Many foreign countries pursue policies that produce higher levels of savings, investment and growth in labor productivity.

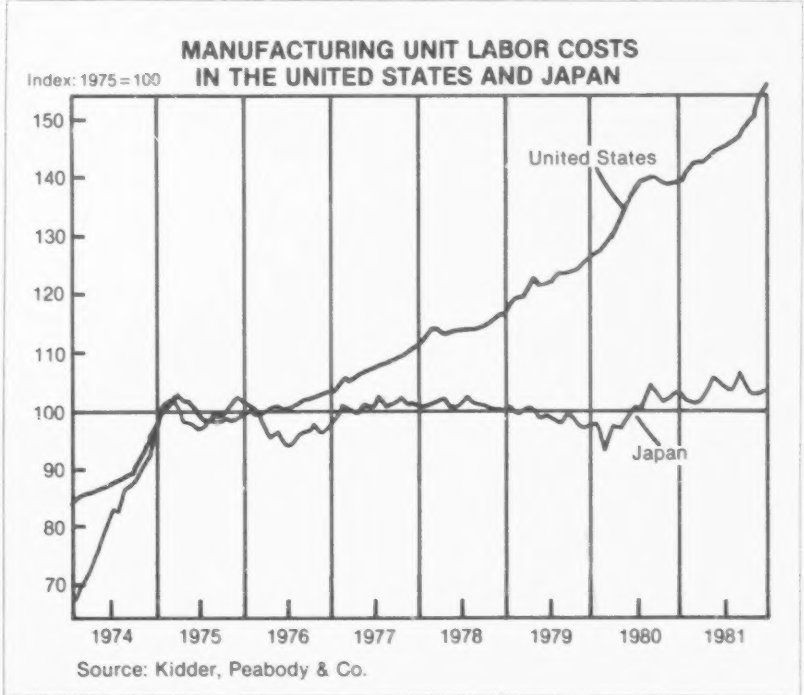
The use of such funds allows the trustee to gain the advantages of adding a professionally managed, diversified international component to an overall portfolio at a modest cost and with minimal management or custodial problems

Fund's inception in 1980, investors' assets have remained relatively constant in U.S. dollar terms, as the underlying holdings have appreciated, but the dollar's strength has neutralized their gain. For the reasons stated above, we expect the appreciation of the underlying assets to continue and the currency element to begin to work in the shareholders' favor, producing favorable results over time.

Choosing a Fund

There are a number of other funds that invest at least a significant portion of their assets overseas. The Scudder International Fund, the Kemper International Fund and the Transatlantic Fund all have similar investment programs to the T. Rowe Price International Fund, in that they will invest in all foreign markets, but exclude stock or bond investments in the U.S. As such they offer the trust manager the opportunity to establish a discrete and well-diversified component within an overall trust portfolio. Other funds, such as the GT Pacific Fund and the Merrill Lynch Pacific Fund, have more specialized investment charters, which may be appropriate in certain circumstances. However, while we believe that the Pacific Basin economies offer the most attractive long-term prospects for U.S.-based international investors, there will be times such as the present when Europe offers excellent investment opportunities, and its inclusion will further improve the international component's diversification value. Use of a specialist fund would ignore this opportunity or impose investment timing decisions on the trust manager, which use of the first group of funds would not require. A third group of funds, such as the Templeton funds and the New Perspective Fund, invest anywhere in the world, including the U.S. These also may be appropriate in certain circumstances; however, the trust manager should recognize that only a portion of the assets invested in these funds will provide the international exposure that is being sought.

The use of such funds allows the trustee to gain the advantages of adding a professionally managed, diversified international component to an overall portfolio at a modest cost and with minimal management or custodial problems. (Some of the funds listed above do impose a sales charge, load, on subscriptions; the T. Rowe Price International Fund does not.) In considering an investment of this nature, we would recommend that the trustee base the decision on a longer-term view of the appropriateness of an international component to the trust's investment objectives and not on the basis of a short-term forecast of returns. Its value to the overall portfolio will emerge over time, and we do not believe that short-term predictions of relative returns can be made with sufficient accuracy to justify a trading approach in the overall planning of a trust's diversification program. □



Source: Kidder, Peabody & Co.

Chart V. Relative behavior of currencies is a function of relative inflation and international competitiveness.

M. David Testa is president and director of Rowe Price-Fleming International, Inc. and of the T. Rowe Price International Fund. He is also vice president, director, and chairman of the Investment Policy Committee of T. Rowe Price Associates, Inc. He is a 1966 graduate of Williams College and received an M.B.A. degree with High Distinction from Harvard Business School in 1972. He is a Chartered Financial Analyst and a Chartered Investment Counselor.